

SPOTLIGHT

OCTOBER 2019

Prove It



**American Income
National Income**
life insurance companies

| 2020

SPOTLIGHT

www.arc.aillife.com/spotlight.aspx
A monthly publication spotlighting top producers of American Income Life and National Income Life

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Steve Greer Chief Executive Officer American Income & National Income Divisions

YOU HAVE TO PROVE YOURSELF EVERY DAY. YOU HAVE TO LIVE FOR TODAY. — FERNANDO TORRES

WHEN WE COME UP WITH OUR new theme each year, it's generally pretty well received. But I've NEVER seen this group latch on to a theme like you did with #OwnIt. Obviously something about #OwnIt resonated with you. After such a huge show of support, we wondered how to follow that up. What would be the next logical step that you would relate to and really be able to get behind?

Our themes are calls to ACTION. Anybody can talk the talk, wear the swag, and post a hashtag. The real question is: do you truly own it? Have you embraced that accountability and passed it downline to those you lead? Well, have you?

Prove It. Yeah. I said it: PROVE IT.

We ALL have things to prove and we have to prove them every single day. Some of what

we have to prove is different now than when we were brand new. But the need to prove ourselves has not changed since that first day with AIL/NILICO.

Many of us were told by important people in our lives that we'd never amount to anything. Whether it was a teacher, a coach, or even our own family, we came in the door with a chip on our shoulders, feeling like we had something to prove... and people to prove wrong. Cleveland Browns quarterback Baker Mayfield has said, "When people doubt me, I want to prove them wrong." Don't we all!

AIL/NILICO is a proving ground where we can and must push ourselves further than we ever dreamed possible and then push beyond that. We prove ourselves right and the haters wrong every single day. There is NOTHING sweeter than proving a hater wrong. UNLESS... you're lucky enough to have someone you want to prove RIGHT. Always remember that WE aren't the only ones this career affects.

Every stage of this career has its struggles. Even when we're hustling and grinding as hard as we can, doing everything right, stuff still happens. And no matter how long we're at this, how high we fly, we all face the struggle between what is right and what is easy ... DAILY. Every day we have to prove we still have what it takes, prove we're still worthy of this incredible opportunity, prove the haters wrong, prove the believers right, prove it to ourselves but there's more.

The burden of proof is on US to do what we say we'll do.

We say we support working families. Every family we protect proves we do what we say we do. We prove it by advocating for them, supporting policies that help working people, showing up to strikes and rallies. Every non-perishable food item we collect for area food banks is proof of our commitment.

We also have to prove ourselves to new associates. Each of us is a model for success. We are the faces of Opportunity Unlimited. The integrity of your offices and that of the entire Company begins with our personal integrity. We must do things right and insist that others do the same.

We say AIL/NILICO gives back. We prove it investing in the community, finding a cause we're passionate about, and developing relationships that make a difference. When we have a meeting or Convention, it's a given we'll be collecting donations for a worthwhile local charity.

All of this reflects on us, our teams, and the company.

Our mission is to capitalize on this amazing opportunity that has been laid before us and use it to our best advantage to continue the already great things we've been doing.

Our mission is to prove that we are the company that does what we say we will do

Our mission is to keep on proving ourselves every single day to our customers, our agents, and ourselves.

Let's go out and PROVE IT in 2020!

Agency Owner Career Track

New Markets Opening & Expanding! There is a growing need for ambitious leaders. AIL/NILICO is looking for MGAs and GAs wanting to pursue the Agency Owner Career Track. If you are interested, speak to your AO, then send an email to: futuresga@aillife.com.



Required Retention Rate

Effective Jan. 1, 2018, to be eligible for bonuses and be featured in Spotlight, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first twelve months. The rates listed are for Spotlight recognition only.

Table with 2 columns: Retention (73.0%), Net to Gross (80%)

Dates to Remember

eApp business and paper applications subject to the 7 day hold should be uploaded or sent to Home Office by Tuesday 11/20 before 2:00 p.m. CST. Paper apps excluded from the 7 day hold and PR credits should be sent to Home Office by Monday 11/25. eApp business excluded from the 7 day hold should be uploaded by Wednesday 11/27 before 3:30 p.m. CST to count for November production.

eApp cutoff has been extended to 3:30 p.m. CST every Wednesday, Thursday, and last day of the calendar month to allow more business to load before the weekly advance and end-of-month AP&P cutoff. All other days of the week remain the standard 2:00 p.m. CST cutoff time.

\$6,114,836

in total bonuses were paid out this month by AIL and NILICO. For more information on the monthly bonuses, turn to Page 32-41.

Notes of Importance

To encourage each self-employed PR Rep to save for their retirement, AIL/NILICO offers each of you an opportunity to receive matching bonus contribution funds into a qualified retirement account as a self-employed PR Person based on your years of service. The rules are slightly different for U.S. and Canadian contributions. It is important to review the specific details regarding contribution funds in the UFCW 1518, OPEIU 277 and UNIFOR 247 union agreements. For more information, contact Tonia Stonum at TStonum@aillife.com.

PLEASE NOTE: Beginning in this issue and going forward, we will refer to SGAs as Agency Owners (AOs) in Spotlight and social media, etc., for clarity as to the nature of the position.

Look for the asterisk! The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers who will be recognized at the 2020 Awards Presentation are: the Top AO per category from Categories I-XI based on Performance Factor (minimum 100%), the top MGA/RGA from each category based on Growth (minimum 10%), the top five GAs, the top five SAs, the top ten Individual Producers, the top PR Representative from each category and the top PR Manager from each category. View the 2020 Convention Qualifications online at www.aillife.com or www.nilife.com. Check your production! If there is an asterisk by your position, you could be on your way to stay at the wonderful Grand Hyatt Baha Mar in the Bahamas! The convention will be held May 12-15, 2020.



ANNIVERSARIES

39 YEARS OF SERVICE

Eric Giglione, AO

37 YEARS OF SERVICE

Rick Altig, AO

34 YEARS OF SERVICE

Ted Schilling, AGT

28 YEARS OF SERVICE

David Hausman, RGA

23 YEARS OF SERVICE

Joey Kennedy, GA

21 YEARS OF SERVICE

Carl Boldon, AGT

Pamela Drury, AGT

18 YEARS OF SERVICE

Kevin Appasamy, RGA

16 YEARS OF SERVICE

Matthew Melhorn, GA

Corey Neff, AO

15 YEARS OF SERVICE

Laura Fisher, AO

Bobby Hamilton, RGA

Eugene Kashkin, AGT

Moswen Taylor, AO

14 YEARS OF SERVICE

Andrea Barenholtz, AGT

Lamine Diakhate, AGT

Craig Strompf, MGA

13 YEARS OF SERVICE

Patrick Bendure, AO

Andrew Haskins, AGT

John Keliher, PR MGR

Orett Nelson, AGT

Jeffery Thiel, RGA

12 YEARS OF SERVICE

Stephen Jubrey, AO

Ryan McIntosh, RGA

11 YEARS OF SERVICE

James B Hill, AO

Tien H Nguyen, AGT

Stephanie Novel, AGT

Brian Ryan, PR

10 YEARS OF SERVICE

Maurice Baritz, GA

Lalitha Janardhanan, GA

Ariana Jones, GA

Salman Quadri, AO

Olga Tsymbal, AGT

9 YEARS OF SERVICE

Darrell Asbell, RGA

Matthew Conrad, RGA

Patrick Donovan, MGA

Dyoma Ramirez-Robles, AGT

Brian Wallace, AGT

8 YEARS OF SERVICE

Andre Bent, RGA

Yussuf El-Zein, RGA

Bryan Froneyberger, GA

Kyle Lewicki, AO

Albert Serur, AO

Carlo Trinidad, AGT

7 YEARS OF SERVICE

Daniel Bean, SA

Juanita Burton, AGT

Corey Cox, AGT

Ifeanyi Ufodu, AGT

6 YEARS OF SERVICE

George Connell, SA

Michael Cooper, PR

Jeffrey Gilliana, MGA

Damaris Henderson, AGT

Andrew Hynan, RGA

Joachim Jean, AGT

Kevin McKeen, PR

George O'Shea, MGA

Tobe Pope, AGT

Tiffani Tavormina, MGA

5 YEARS OF SERVICE

Toni-Ann Allen, GA

Michael Barahona, AGT

Richard Bentley, AGT

Bryanna Campos, MGA

Tami Chaimov, MGA

Peter Davis, MGA

Derek Foore, RGA

Sina Heak, AGT

Jorge Leon, AGT

Amanda Peterson, MGA

Takiyah Smith, MGA

Shayla Williamson, MGA

4 YEARS OF SERVICE

Behrad Baghbanian, MGA

Zavier Borchelt, AGT

Morgan Breier, PR

Maurice Coleman, MGA

Daniel Duncan, MGA

Chavis Holmes, MGA

David Lawrence, AGT

Connor McCollum, MGA

Danielle Morales, GA

Kurt Overy, SA

Dulce Paz, GA

Alexander Pham, SA

Harjeet Rana, RGA

Matthew Roebke, SA

Mariam Shahid, MGA

3 YEARS OF SERVICE

Carmen Arroyo, AGT

Trevor Bailey, AGT

Taulant Bane, AGT

Samuel Barriere, AGT

Johnathon Bogoslowski, SA

Bryanna Campos, MGA

Daniel Charron, SA

Frank Ciccone, AGT

Javier Diaz, MGA

Gloria Feltz, AGT

Corey Fjerstad, AGT

Alex Gonzales, AGT

Drew Herstine, GA

Sylvain Kalombo, GA

Drew Kier, AGT

Kevin Kondrad, GA

Young Lee, GA

Corey Lumley, SA

Margaret Lupercio, AGT

Michelle Martinez, AO

Hany Mikhail, AGT

Skay Nusenu, AGT

Michelle Olivo, MGA

Kurt Overy, SA

Dulce Paz, GA

Alexander Pham, SA

Harjeet Rana, RGA

Matthew Roebke, SA

Mariam Shahid, MGA

Kasey L White, MGA

2 YEARS OF SERVICE

Anthony Almeida, GA

Zarouhi Asdouazadourian, AGT

Elizabeth Posada, AGT

Zinsou Ayilonsi, SA

Frederick Baltimore, MGA

Shirlene Best-Henry, AGT

Clifton Blanchett, AGT

Nathan Brace, SA

Robert Byers, MGA

Monique Casey, GA

Angel Cordero, SA

Nicholas Davis, AGT

Tristan Dlabik, SA

Cara Donaldson, GA

Brandon Dusevic, GA

Russell Anderson, GA

Michael Ezeafulukwe, MGA

Henry Geddon, AGT

Adam Gignac, SA

Jordan Hallman, MGA

Mack Hanna, AGT

Edward Hudson, AGT

Casey Jarratt, MGA

Avion Johnson, SA

Jordan T Jones, SA

Dejan Kukolj, SA

Clayton Locher, GA

Jeffery May, SA

Andrew McAllister, GA

Selma Ogresovic, GA

Shawn Penner, AGT

Elizabeth Posada, AGT

Zinsou Ayilonsi, SA

Frederick Baltimore, MGA

Shirlene Best-Henry, AGT

Clifton Blanchett, AGT

Nathan Brace, SA

Robert Byers, MGA

Monique Casey, GA

1 YEAR OF SERVICE

Rosemary Abakporo, AGT

Anthony Aiello, SA

Michael Anderson, AGT

Zachary Anderson, SA

Kevin Argumedo Barrientos, SA

Danny Arnold, SA

Tyrone Bailey, SA

Peter Baney, SA

Christopher Barfield, SA

Stacey Barnes, AGT

Ashley Bates, SA

Jonathan Bjorge, GA

Ruby Gonzalez, AGT

Raven Brent, SA

Kelsey Brown, SA

Thomas S Brown, SA

Arnetta Brown Porter, AGT

Leonard Budiack, GA

Mauro Capozucca, SA

James C Carter, SA

Keleisha Chavis, AGT

Sabre Ciarametaro, SA

Ana Cimarosti, SA

Garett Cline, SA

John Coles, AGT

Patricia Colon, MGA

Garkeiva Council, SA

Melissa Cutler, SA

Romona Czichos, AGT

Colin Desnoyers, GA

Christopher Difabio, AGT

Joann Donfrio, AGT

Brandon Eck, GA

Orli Ekstein, GA

Andjalie Elizer, SA

Carlos Fernandez, SA

Leah Marie Fielding, SA

Nelson Figueroa, GA

Jordan Forbes, SA

Arista Garcia, SA

Divianna Garcia, GA

Ruby Gonzalez, AGT

Robert Guerrero, AGT

Timothy Gunther, AGT

Jorge Guzman-Corujio, SA

Derrick Hall, SA

Donte Harden, AGT

Pamela Heckel, AGT

Elizabeth Henderson, AGT

Dean Hendrix, AGT

Gabriel Herrera, AGT

Bryan Hohenthaner, AGT

Jeremy Hollister, GA

Michael Hood, AGT

Kingsley Ibehi, MGA

Jiri Iglesias, AGT

Dimo Joannidis, SA

Valentino Kalaj, GA

Devindra Khemrajra, AGT

Jalene Kicinski, SA

Daniel Kidder, AGT

Robin Kim, SA

Hans Klink, AGT

Brian Lawman, GA

Cody Lewis, SA

Ricardo Licon, AGT

Martha Lowe, SA

Mariama Ly, SA

Marcell Mara, SA

Adrian Mata, AGT

Conor McGowan, SA

Imran Mohamed, AGT

Edward Muniz, SA

Steve Munoz, SA

John Navarro, SA

Eric Okeemu, GA

Paula Onuoha, AGT

Heather Ortiz, AGT

Nicholas Oxford, SA

Patrice Patterson, GA

Carmen Regalado, AGT

Kimberly Rivera, AGT

Victor Romero, SA

Richard Rozolsky, MGA

Jitsajee Ruangsinsup, GA

Joanna Salazar, SA

Tracy K Smith, AGT

Erin Spinelli, AGT

Raymond Stephenson, SA

Lino Strussione, SA

Jordan Suarez, SA

Rontriece Turner-Watson, SA

Derek Udongwo, SA

Christopher Valdes-Fauli, AGT

Jessica Van Allen, AGT

Francisco Vasquez, GA

Cody Vass, AGT

Turama Waiti, AGT

Victoria Wheatley, SA

Jennifer Wheaton, AGT

Crystal Williams, AGT

Robert D Williams, SA

Mary Wolbert, SA

Teddy Young, MGA

Arcelia Zizumbo, SA

Nikolai Zollinger, SA

Daniel Zotter, SA



PR PROVES IT EVERY DAY



Jason Beckman

Division Vice President
PR Field Operations

AUTHOR J.R. RIM SAID, "IT'S NOT about making the right choice. It's about making a choice and making it right." There were some 20,000 AT&T employees who made the choice to go on strike for four days in nine southeastern states due to unfair labor practices during negotiations of a new contract. During the brief four day strike, I received pictures of our PR team showing up to support locals in Alabama, Florida, Georgia, Kentucky, Louisiana, Mississippi, North Carolina, South Carolina and Tennessee. I received a lot of pictures from our PR Team "Showing Up, Standing Up, and Speaking Out" in support of our CWA Sisters & Brothers. Something I noticed, though, was that every picture had a common theme: each CWA member was wearing a red shirt on the picket line.

A few weeks ago I found myself celebrating the twenty-one year career and retirement of our PR Representative in South Carolina, Erin McKee. During our conversation, Erin commented that Christine Horgan-Klein had just visited members of CWA 3704 on the picket line in South Carolina.

Christine has a special connection to CWA, but her name or story was not one I was familiar with nor did I understand the significance of her visit. Christine was just two-years old when her father, Gerry Horgan, a thirty-four year old member and chief steward of CWA 1103 was killed by a car driven by a scab worker who was also the daughter of a plant manager. This occurred while he was walking a picket line with other CWA members during the NYNEX strike in 1989. NYNEX was a telecom giant, much like AT&T, and over 60,000 telephone workers in New York and New England walked off the job for seventeen weeks.

Since Horgan's tragic death thirty years ago, CWA members wear red on Thursdays and on all picket lines in remembrance of him and to pay tribute to his sacrifice. I would assume some of the CWA members who were on

the picket line that day only initially knew of "Red Shirt Thursdays" because it was expected of them on the job, and they didn't really understand the meaning until hearing the story of Gerry Horgan. For many of them, there's now significance behind "Red Shirt Thursdays" to continue the legacy for future generations of CWA members.

The labor movement is stronger because of people like Gerry Horgan and the sacrifice he made to improve the working conditions that many of us take for granted, but also for his commitment to better the lives of his members and their families. The legacy of Gerry Horgan will continue to live through the gesture of wearing red on Thursdays and the sacrifice he made appears to not be soon forgotten.

We all have choices to make when it comes to the continuation of building upon the legacy of this Company and continuing our commitment to serving and protecting working families. American Income will always stand next to our friends in labor as we "Show Up, Stand Up and Speak Out," and bring our business voice to any conversation to support our Union Sisters and Brothers. 🇺🇸

Q3 PR Contributions

Arizona State AFL-CIO – Labor Day Breakfast Sponsorship
Arkansas AFL-CIO – Southern Region Conference Sponsorship
Atlantic Canada Regional COC – General Meeting Sponsorship
Baltimore Building and Construction Trades Council – Dollars Against Diabetes Sponsorship
Building & Construction Trades Department, AFL-CIO – Women Build Nations & Helmets to Hardhats Sponsorships
Campaign for Migrant Worker Justice
Central District Volunteer Firemen's Association – Scholarship
Central Ontario Building Trades – Convention Yearbook Ad
Chicago Federation of Labor and Industrial Union Council, AFL-CIO – Labor Day Luncheon Ad
CJA 45 – Gold Tee Box Sponsorship
Colorado AFL-CIO – Constitutional Convention Silver Sponsorship
Communications Workers of America
Contra Costa County AFL-CIO, Central Labor Council – Dinner Tickets
Coppin State Development Foundation
Dayton-Miami Valley AFL-CIO Regional Labor Council – Contribution Benefitting their Labor Food Pantry
Elderly Housing Development & Operations Corporation Florida AFL-CIO – Convention General Sponsorship
Fresno-Madera-Tulare-Kings Central Labor Council – Strategic Planning Conference Sponsorship
Georgia Credit Union Executives Association – Summer Conference Sponsorship & Raffle Prize
Georgia State AFL-CIO – Convention Booth Space & Raffle Prize
Harris County Central Labor Council, AFL-CIO – Labor Day BBQ Sponsorship
Hawaii Building & Construction Trades Council – Labor Unity Picnic Sponsorship
IAM District Lodge 190 – Michael & Joyce Day Memorial
Guide Dogs of America Charity Golf Tournament
IAMAW-BC – Guide Dogs Charity Golf Tournament
IBEW 1357 – District Progress Meeting
IBEW 77 – Lou Walter Retirement Sponsorship
IBEW Sixth District – Conference
IBEW Southern California Sporting Clays Shoot – Sponsorship
IBT 118 – Golf Tournament Benefitting the Ernie Moyer Scholarship
IBT 177 – Golf Outing
IBT 630 – BBQ & Health Fair Sponsorship
IBT 731 – Golf Tournament
IBT CA State Cannery Council – Workshop Conference
Illinois State AFL-CIO – Michael T. Carrigan Commemorative Booklet Ad & Labor and Politics Reception Sponsorship

Indiana AFL-CIO – Convention Booth Space & Scholarship
Inland Empire Labor Council – Labor Day Event Breakfast
Institute for Construction Economic Research
International Brotherhood of Teamsters – Teamsters National Hispanic Caucus, Teamsters National Black Caucus and Teamsters Women's Committee Conventions Sponsorships
International Federation of Professional and Technical Engineers – DC Labor FilmFest
International Union of Painters and Allied Trades of the United States and Canada – Exhibit Space at General Convention & Scholarship Prize
IUOE 3 – Tom Stampleton Scholarship Contribution
IUPAT DC 16 – PATCH Golf Tournament Gold Sponsor
IUPAT DISTRICT 6 – Hole in One Golf Outing Sponsorship
Kentucky AFL-CIO – Ad, Hospitality Room Sponsorship, and Scholarship for the State Convention
Laborers District Council – Prizes for Charitable Golf Outing
LIUNA 183 – Ad for Charity Golf Classic
Magic Valley Chapter of Credit Unions – South Texas Conference & Expo Platinum Sponsorship
Massachusetts, AFL-CIO – Exhibit Space at Convention
Metal Trades – Convention
Metropolitan Baltimore Council of AFL-CIO Unions – Ernie Grecco Charity Golf Tournament
Metropolitan Washington Council, AFL-CIO – Ad & Hole Sponsorship for the Community Services Agency Golf Tournament
Minnesota AFL-CIO – State Fair Expo Booth Space & Tickets National Consumers League
Nevada State AFL-CIO – Constitutional Convention Silver Sponsorship & Raffle Prize
New Brunswick ATV Federation – Sponsorship
New York City Central Labor Council, AFL-CIO – Labor Day Parade Sponsorship
New York State Building and Construction Trades Council – Commemorative Anniversary Gala Ad & Dinner Tickets
North Carolina State AFL-CIO – Convention Gold Sponsorship
North Shore Federation of Labor – Labor Day Silver Star Sponsorship
Northeastern Illinois Federation of Labor, AFL-CIO – "Person of the Year" Celebration Ad
Nova Scotia Federation of Labour – Alex Sugar Camp Memorial Golf Tournament
NY State Association of Fire Chiefs – Board & Committee Meetings Sponsorship
One World Education

Oregon AFL-CIO – Convention Booth Space
Pennsylvania Credit Union Association – Leadership Conference Sponsorship
Philadelphia Council of the AFL-CIO – Labor Day Parade
Providence Central Federated Council, AFL-CIO – Hot Dogs & Beer Event Sponsorship
RCL NS/NUNAVUT COMMAND – Veterans Outreach Program Sponsorship
Sacramento Central Labor Council, AFL-CIO – Tom Lawson Community Impact Golf Tournament & Raffle Prizes
Saskatchewan Building Trades – Dollars Against Diabetes Golf Tournament
Seafarers International Union of North America – In Support of the Anthony Sacco Scholarship
SEIU Healthcare PA – Charitable Donation
Solidarity Parade Committee – Labor Day Parade Sponsorship
South Carolina AFL-CIO – Scholarship
South Carolina State Employees Association – Meeting Sponsorship
South Florida AFL-CIO – Women of Labor Event Sponsorship
St. Paul Regional Labor Federation, AFL-CIO – Oktoberfest Sponsorship
Teamsters Joint Council 7 – Battle of the Bay Sponsorship
Texas AFL-CIO – Walter Umphrey Golf Tournament
UDWA AFSCME 3930 – Charity Golf Tournament Raffle Prizes
UFCW 1546 – Charity Golf Outing Benefitting Leukemia & Lymphoma Society Raffle Prizes
UFCW Local 1 – "The One" Charity Golf Classic
UFCW Western States Council – Person of the Year Celebration Bronze Sponsorship
UMWA Retirees – Region 1 – Picnic Sponsorship
Union Sportsmen's Alliance
UAW International – Strike Support Contribution
United Farm Workers of America
United Food and Commercial Workers International Union – Contribution to the Hardship Fund to Support Members Targeted by ICE
Utah Labor Day Picnic – Sponsorship
UWUA 369 – Gold Sponsorship of their Scholarship Fund
Virginia AFL-CIO – State Conference Sponsorship
WA State Council of Firefighters – Contribution Benefitting the "Yes Medic One" Campaign
Western New York Council of the CWA – E.J. Mays Scholarship
Wisconsin State AFL-CIO Building Trades Conference – Dollars Against Diabetes Golf Tournament Cart Sponsorship & Raffle Prize

NEW ASSOCIATES

PER MANAGER

SA

NAME	#	AO	NAME	#	AO	NAME	#	AO	NAME	#	AO
Chiara DAlessandro	3	Richard Correa	Raymond Stephenson	2	Richard Correa	Benzack Cooper	2	Hart-Dushaj	Daniel Pacheco	2	Beto Quintero
James P Raines	3	Zach Hart	Al-Shakise Anderson	2	Giglione-Ackerman	Gjon Ljuljduraj	2	Hart-Dushaj	Yessika Rodriguez	2	Beto Quintero
Samuel Kilburn	3	Chad Potts	Jeanine Reign	2	Giglione-Ackerman	Charles Holt	2	London Nelson	Brandon Eck	2	S-S-Parks-Salvaggi
Colin Ghee	2	Simon Arias	Carlos Nunez Sanchez	2	Hemerson Gonzalez	Efia Mentuhotep Harrison	2	London Nelson	Derrick Davenport	2	Michael Vasu
David C Williams	2	Simon Arias	Eleanor Powell	2	Mathew Hart	Lukess Joseph	2	Theodore Pappas	Stephanie Dunbar	2	Michael Vasu
Demetrius James	2	Slav Bitman	Zinsou Ayihonsi	2	Hart-Dushaj	Angela Cardona	2	Beto Quintero	Phillip McCulloch	2	Michael Vasu

MGA

NAME	#	AO	NAME	#	AO	NAME	#	AO	NAME	#	AO
Paul Smith	8	Zach Hart	Jordan Hallman	4	Greg Graham	Donald Gerstner	3	Richard Correa KS	Zach Otto	3	Sabrina Lloyd
Rachel Brown	7	London Nelson	Julian Dickinson	4	Andre McCallum	Paul Kelly	3	Steve Friedlander	Duane Shaw	3	Sabrina Lloyd
Sergio Carta	7	Beto Quintero	Shahab Mahdavejad	4	Theodore Pappas	Alipate Makau	3	Steve Friedlander	Aaron Parsons	3	Brandon MacDonald
Kyle Wrobel	7	Michael Vasu	Cody Gardner	4	Albert Serur	Philip Roffi	3	Cindy Furer	Evan Donoghue	3	Corey Neff
Patrycja Grudzinska	6	Sabrina Lloyd	Matthew Conrad	4	S-S-Parks-Salvaggi	Doron Freud	3	Giglione-Ackerman	Elias Boles	3	Oldham-Gryska
Clayton Slaughter	6	Michael Vasu	Nicole Sanders	4	Michael Vasu	Johnny Ly	3	Giglione-Ackerman	Melne Hughes	3	Bob Olson
Matthew Turnquist	5	Richard Correa	Slavita Hut	4	John Young	Jesus Romero	3	Hemerson Gonzalez	Mark Lahijani	3	Theodore Pappas
Vincent Meyer	5	Chad Potts	Dwayne Nabors	3	A-O-Orng	Steven King	3	Zach Hart	Ed-Maggie Myrthil	3	Theodore Pappas
Walter Icaza	5	Beto Quintero	Aaron Parks	3	Simon Arias	Brenda Fox	3	Hart-Dushaj	Marisa Willgruber	3	Pappas-Quadri
Dan Ikei	4	Altig-Orlovic	Patrick Knouse	3	Slav Bitman	Edward Leon	3	Hart-Dushaj	Ashley Clarke	3	Ernest Powell
Sokol Fazliu	4	Simon Arias	Ronald Rivera	3	Cohen-Cohen	Dario Messina	3	Hart-Dushaj	Andrew Chambers	3	Phillip Prata
Elyse Bryan	4	Souley Bah	Heriberto Chavez	3	Richard Correa	David Rigney	3	Kevin Holtz			

GA

NAME	#	AO	NAME	#	AO	NAME	#	AO	NAME	#	AO
Dana Velez	6	Matt Henderson	Kelly Schoenherr	3	Phillip Prata	Cyan Kissinger	2	Greg Graham	Kortisha Brooks	2	Bob Olson
Brandon Dusevic	5	Zach Hart	Alfredo Garcia	3	Beto Quintero	Marcell Ventura	2	Mathew Hart	Asad Ahmed	2	Theodore Pappas
Doris Martinez Garcia	5	Beto Quintero	Dina Boghdady	2	Altig-Orlovic	Razan Zarba	2	Mathew Hart	Ebuwa Otagho	2	Theodore Pappas
Jenna Grula	4	Simon Arias	Eric Snyder	2	Simon Arias	Valentino Kalaj	2	Zach Hart	Mariam Shahid	2	Theodore Pappas
Madison Kilburn	4	Chad Potts	Eric Caballero	2	Richard Correa	Steven Phillips	2	Hart-Dushaj	Thomas Romeo	2	Pappas-Quadri
Travis Kovach	4	S-S-Parks-Salvaggi	Landon Schlag	2	Richard Correa	Tina Nelson	2	Kyle Johnson SC	Keeland Bryant	2	Ernest Powell
Candace Minor	4	Michael Vasu	Luciano Rapa	2	Richard Correa AR	Steven Baum	2	Sabrina Lloyd	Roxie Soto	2	Beto Quintero
Jennifer Reed	3	Simon Arias	Aleanya Moore	2	James Cunningham	Gilnerys Eduardo	2	Sabrina Lloyd	Danny Juskiw	2	S-S-Bendure-Hartwig
Erin Allen	3	Richard Correa	Jeremy Osborn	2	Desi Dimitrova	Michael Jang	2	Sabrina Lloyd	Christopher McGlynn	2	S-S-Parks-Salvaggi
Nabil Atallah	3	Giglione-Ackerman	David Thornton	2	Desi Dimitrova	Dulce Paz	2	Sabrina Lloyd	Monica Montgomery	2	Michael Vasu
Jacob Brown	3	Hart-Dushaj	Samisoni Koloa	2	Steve Friedlander	Brayden Briggs	2	Brandon MacDonald	Francisco Vasquez	2	Michael Vasu
Brandon Neal	3	Hart-Dushaj	Casey Finley	2	Giddens-Giddens	Ruben Cortez	2	Corey Neff			
Ross Ewen	3	Kevin Holtz	Marquel Burns	2	Giglione-Ackerman	DeShuna Smith	2	London Nelson			
Rubin Chaimov	3	Theodore Pappas	Leanne Erney	2	Giglione-Ackerman	Tammy Gawron	2	Oldham-Gryska			

RGAs

NAME	#	AO	NAME	#	AO
Andy Batten	15	Michael Vasu	Robert Janev	13	Sabrina Lloyd

NEW ASSOCIATE – \$1,000 contract-to-date new agent

THE MINIMUMS FOR RECOGNITION ARE:
SA & GA – at least two new associates during the month
MGA – at least three new associates during the month
RGA – top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new associates under their hierarchy for the month.

LEGACY RECRUITING PROGRAM



TOP RECRUITING AGENTS* SEPTEMBER

TOTAL LEGACY RECRUITERS: 308 TOTAL LEGACY RECRUITS: 391

 Luciano Rapa 6 Recruits Richard Correa AR	 Kelly Ekker 5 Recruits Tiffany Roland	 Barry Donalson 4 Recruits Bob Olson	 Ransey Vazquez 4 Recruits Bob Olson	 Dana Velez 4 Recruits Matt Henderson
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NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Luciano Rapa	6	Mele Hea	3	Randall Cook	2	Carl Gretz	2	David Murphy	2
Kelly Ekker	5	Nicholas Llewellyn	3	Michael Coulthard	2	Mario Hajro	2	Conlan Noonan	2
Barry Donalson	4	Alipate Makai	3	Delphine Dawkins	2	Frank Hernandez	2	Darryl Palmer	2
Ransey Vazquez	4	Anthony Scaccia	3	Melne Hughes	2	Melne Hughes	2	Silkies Paulino	2
Dana Velez	4	Amari Oliver	3	Tristan Dlabik	2	Brendan Jones	2	Gregory Rudolph	2
Adam Bajjey	3	Mickey Adkins	2	Casey Finley	2	Patrick Knouse	2	Jaquin Sims	2
Ramses Blanco	3	Hassan Bazzi	2	Daniel Foore	2	Nicole LeBlanc	2	Debra Small	2
Billy Blanton	3	Anthony Billhimer	2	Danielle Frisbie	2	Michael Mandella	2	Baton Stotovci	2
Brent Bowling	3	Mackenzie Burchett	2	Olivia Frolka	2	Chris McFoy	2	Joseph Tomanovich	2
Matthew Conrad	3	Rachael Capizzano	2	Michelle Gould	2	Debra McNaughton	2	Erick Torres	2
Derya Ekren	3	Sara Chehrizi	2	Daryl Graham	2	Nura Miah	2	Hugo Vega	2

TOP RECRUITING AGENTS* YTD

TOTAL LEGACY RECRUITERS: 1,778 TOTAL LEGACY RECRUITS: 3,090

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Ransey Vazquez	47	Alisha Anderton	6	Carmen Pena	5	Frank Hernandez	4	Justin Adams	3
Gregory Rudolph	20	Anthony Billhimer	6	David Ramirez-Benitez	5	Robert Hughes	4	Mickey Adkins	3
Brent Bowling	15	Shawntae Collins	6	Rita Rider	5	Taleb Jammoul Hajali	4	Meliana Aguilar	3
Matthew Conrad	15	Jessica Davis	6	Cecilia Ritter	5	Jacqueline Kabluyen	4	Alberto Alcalá	3
Ryan McIntosh	15	Noah DeVries	6	Yessika Rodriguez	5	James LaFata	4	Hollis Allen	3
Daniel Pettit	12	Derek Foore	6	Lindsay Staffieri	5	Nicole LeBlanc	4	Anthony Almeida	3
Devin Davis Watkins	11	Slavita Hut	6	Joseph Stapleton	5	Michael Mandella	4	Chris Anderson	3
Casey Jarratt	11	Keith James	6	Joseph Tran	5	Doris Martinez Garcia	4	Brian Annis	3
Roxie Soto	11	Zachery Kertulis	6	Nauleni Tuionetoa	5	Matthew McDowell	4	Brandon Atchley	3
Joseph Tomanovich	11	Michele Kieffer	6	Austin Vaill	5	Shawn Mishra	4	Lorena Avila	3
Kelly Ekker	10	Patrick Knouse	6	Francesca Veltri	5	Aleanya Moore	4	Marcela Avina	3
Alipate Makai	10	Sherrie McCarty	6	David Waterfall	5	David Murphy	4	Behrad Baghbanian	3
Andres Moreno	10	Michael McKiernan	6	David C Williams	5	Dylan Murphy	4	Amy Baird	3
Luciano Rapa	10	Jennylyn Militante-Radnoty	6	Joshua D Williams	5	Alyssa Nelson	4	Andrew Ball	3
Alfredo Garcia	10	Adebamidele Ogunlade	6	Jason Ash	4	Aaron Osterrieder	4	Austin Barnhart	3
Daryl Graham	9	Jordynn Runzo	6	Steven Barton	4	Aaron Parks	4	Fernando Benitez	3
Iris Saavedra	9	Octavia Spates	6	Sergio Bautista	4	Johnathan Pascol	4	Rahul Bhagwakar	3
Jessica Santamarina	9	Jeffery Thiel	6	Hannah Beuse	4	Emily Pateiro	4	Jason Bratin	3
Adam Bajjey	8	Dana Velez	6	Ramses Blanco	4	Mauricio Perez Contreras	4	Robert Brito	3
Dianka Blash	8	Marcus Williams	6	Billy Blanton	4	Kempton Perry	4	Kortisha Brooks	3
Patricia Contreras	8	Lucas Yeck	6	Maria Bonilla Borrego	4	Richard Pierre-Victor	4	Yvonne Brown	3
Travis Stucki	8	Alix Albright	5	Michael Burningham	4	Cameron Ponder	4	London Burnett	3
Rebeca Alvarez de Lugo	7	Tiffany Babin-Washington	5	Luis Calderon Welman	4	Cody Ragnone	4	Rachael Capizzano	3
Erin Bortz	7	Andre Bortz	5	Ryan Coates	4	Philip Roffi	4	Mauro Capozucca	3
Robert Bradley	7	Mathieu Cook	5	Elizabeth Cortes	4	Bryan Rolfe	4	Angela Cardona	3
Sergio Carta	7	Lidiana Cupceanu	5	Jack Craig	4	Christopher Ross	4	David Carpenter	3
Myaa Fallon	7	Kenson Delva	5	Tristan Dlabik	4	Leamber Saffold	4	Nicole Castillo	3
Astrid Castrillon	7	Elijah Findley	5	Barry Donalson	4	Manique Sala	4	Zachary Caudill	3
Mitchell Gralewski	7	Desarae Freeman	5	David J Edwards	4	Constance Sanner	4	Tyesha Cave	3
Sina Heak	7	Melne Hughes	5	Derya Ekren	4	Zahara Schooley	4	Jessica Chang	3
Damion Moore	7	Jamel Johnson	5	William Ferrill	4	Noah Schultz	4	Tommy Conrad	3
Samantha Ralston	7	Markiece Johnson	5	Jordan Forbes	4	Dominic Telymonde	4	Kendra Cook	3
Kyle Wrobel	7	Alma Lozano	5	Carlos Franco-Vera	4	William Tompkins II	4	Christian Cortes	3
Korissa Adair	6	Catherine Noakes	5	Mario Hajro	4	Klyo Vidal	4	Michael Coulthard	3
Bruce Alford	6	Scott Pastorino	5	Carey Hartman	4	Renee Zinsky	4	Matthew Dawson	3

TOP RECRUITING AGENTS* YTD CONT.

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Steven Dell	3	Cole Hatfield	3	David Laylock	3	Divyang Patel	3	Benjamin Staats	3
David Duddy	3	Asiguy Haugabook	3	Nicholas Llewellyn	3	Clint Perry	3	Makenna Steed	3
Omarie Dukie	3	Mele Hea	3	Johnny Ly	3	Andrew Pierce	3	Felicia Steele	3
Dustin Dunbar	3	Jane Helman	3	Anthony Scaccia	3	Daniel Ramirez	3	Antonino Taormina	3
Anita Ferris	3	Argelia Hernandez	3	Sofia Claire Malapote	3	Michael Raven	3	Joseph Tapia-Saavedra	3
Ryan Fickert	3	Cristina Holmes	3	Marcell Mara	3	Todd Riescher	3	Yolanda Taylor	3
Casey Finley	3	Ashley Hunter	3	James Marks	3	David Rigney	3	William Thomas	3
Cesar Fischer	3	Arnold Iacoviello	3	Sione Maumau	3	Alexandra Rodriguez	3	Eric Thompson	3
Doron Freud	3	Walter Icaza	3	Chris McFoy	3	Jesús Romero	3	Erick Torres	3
Danielle Frisbie	3	Eno Iftiu	3	Carlos Medina	3	Zachery Ryan	3	John Turner	3
Seth Frisby-Jack	3	Christie Jauch	3	Leticia Morales	3	Joanna Salazar	3	Crystal Vairetta	3
Ivoni Fuimaono	3	Daniel Jiles	3	Michael Musso	3	Daniel Santistevan	3	Christopher Watts	3
Martin Galindo	3	Dimo Joannidis	3	John Nieves	3	Jovanie Scarlett	3	Jadelene Welty	3
Jake Gelb	3	Daniel G Johnson	3	Christopher Ochoa	3	Tazmi Siddiquey	3	Kendall Wilson	3
Rachael Glamp	3	Martel Johnson	3	Eric Okoemu	3	James Simpson	3	Vincent Workman	3
Jaden Goldney	3	Trace Johnson	3	Amari Oliver	3	Jaquin Sims	3	Emi Yokoyama	3
Cameron Gray	3	Travis Kovach	3	Duni Olusegun	3	Debra Small	3		
Venus Grier	3	Jordan Lacy	3	Paula Onuoha	3	Treshaun Smith	3		
Tanner Hanna	3	Christopher Larsen	3	Christian Ossorio	3	Carla Snair	3		
Matthew Harper	3	Charles Lawrence	3	Milton Paniagua	3	Neelema Srivastwa	3		

* By Number of Legacy Recruits. Top Legacy Recruiting Agents listed have at least 2 Legacy Recruits.
 • Spotlight will picture the top 5 Legacy Recruiting Agents based on number of Legacy Recruits. Spotlight may picture more or less than 5 in case of a tie.
 ■ The number of YTD Legacy Recruits listed for Spotlight recognition may be different than the number of YTD Personal Recruits reported for Torchmark Achievement Award eligibility due to the counts being calculated differently.

LEGACY RECRUITING CLUB

MEMBERS

— By Number of Eligible Legacy Recruits*

 Gregory Rudolph Simon Arias 25 Recruits PLATINUM	 Alberto Alcalá Ryan Bisanz 15 Recruits GOLD	 Oscar Gastelum Cindy Furer 15 Recruits GOLD	 Anthony Almeida Greg Graham 10 Recruits SILVER	 Michael Mandella Altig-Orlovic 10 Recruits SILVER	 Melinda Skinner Johnson-Subero 10 Recruits SILVER
 Jeffery Thiel S-S-Bendure-Hartwig 10 Recruits SILVER	 Dana Velez Matt Henderson 6 Recruits BRONZE	 Behrad Baghbanian Altig-Orlovic 5 Recruits BRONZE	 Adam Bajjey Zach Hart 5 Recruits BRONZE	 Dustin Dunbar Dustin Venekamp 5 Recruits BRONZE	 Jaden Goldney S-S-Parks-Salvaggi 5 Recruits BRONZE
 Keith James Simon Arias 5 Recruits BRONZE	 Michele Kieffer Gigliione-Ackerman 5 Recruits BRONZE	 Esa Mohamed Zach Hart 5 Recruits BRONZE	 Lindsay Staffieri Dustin Venekamp 5 Recruits BRONZE	 Kerry Zorns Giddens-Giddens 5 Recruits BRONZE	

*A Legacy Recruit is considered eligible (will count towards qualification levels) when he/she has submitted \$2,000 Net ALP

MEDITERRANEAN CRUISE

AIL/NILICO 6-MONTH CONTEST

Italy • Monaco • France • Spain

Get on Board the Silver Moon
with AIL/NILICO's 6-Month
Mediterranean Cruise Contest!
AUGUST 17-24, 2020

All agents, managers and public relations producers are invited to compete for a spot on this fabulous trip August 17-24, 2020. The contest period is business or cards received and processed by Home Office between October 1, 2019 and March 31, 2020.

For complete qualifications, rules, and how drawing entries are accrued, refer to the ARC:
arc.aillife.com/default.aspx
& arc.nilife.com/default.aspx

HELPFUL ITALIAN
PHRASE TO PRACTICE:
**Aiuto! Ho mangiato
troppa pasta.**

(Help! I have eaten too
much pasta.)



ANYTHING BUT AVERAGE!



Rob Gray

Division Vice President
American Income &
National Income Divisions

WE LIVE IN AN AGE WHERE DATA — all kinds of data — is right at our finger tips. Smart phones with apps and CRM equip us with what we need to stay ahead of the game and on the cutting edge of efficiency and profitability.

Every sales organization has their stat lines, and statistically speaking, there inevitably has to be an average — the best of the worst and the worst of the best, so to speak. In our world, we measure productivity by the average monthly net ALP the average agent produces, along with a host of other stats to keep everyone aware of where the watermark is.

Our goal is to always play above that line, to play well BEYOND that line; after all who would ever want to be considered average? Average doesn't get promoted, doesn't get duplicated, doesn't get recognized, and certainly doesn't get us to "level up." Average should be the basement level, the ground floor, the starting point for everyone looking to make our profession their career.

Here's a checklist to ensure that we are not just playing above average, but playing in that echelon of the top 10%. Now that's a number to be proud of!

- **Be the Thermostat, not the Thermometer.** That's right: be the person that turns up the heat, the fire, the ENERGY and PASSION to each and every meeting, event, and session. A lot of people can tell us the outcome of the game or the play-by-play commentary as it's happening, but the true top 10% know how to turn up the heat and get everyone around them to give a better effort, a top 10% effort. Let's always remember to light a fire within people and not under them.
- **Be Inquisitive.** Be curious and ask questions about everything that you need to further education, knowledge, and insight on. Curious people are winners, period. They quickly develop depth of understanding beyond the average professional and build a knowledge base that challenges them and everyone around them to improve. Seek to first understand, and that involves asking the right questions. In fact getting the right answer almost always means asking the right question. Curiosity is one of the best traits you can develop for a lifetime of improvement.
- **Develop DEPTH of Personality** (aka Persona). We love to engage with those who can go well beyond surface-level

conversation. This will not only help us in the meeting room, but also at the kitchen table with our clients. Interesting people get positive attention and build rapport better than those who aren't. Is it that simple? Well, no. You have to work at this: to be interesting you first have to be *interested*.

- **Our business is all about Building Lifelong Relationships** and getting others to see and feel our passion to want to make their lives better. Rapport is as much about body language as it is the spoken word. Understanding the psychology of persuasive communication doesn't need to be complicated. It can be as simple as leaning back to empathize with logic and leaning forward to embrace emotion. Be a student of the art of highly effective communication.
- **Be consistent of character** and control what is controllable. "How we do anything is how we do everything." Being predictable (especially as a leader) is a great quality. Let's also remember that we have 100% control over the following: Our beliefs, actions and thoughts. Our attitude, perspective and honesty. How we treat ourselves and others around us, and lastly, how much we appreciate the opportunities that we have today.

Just be great — that's about as far from average as you can get! 🙌

The BUSINESS ATHLETE

By Chris Vasu

Director of Recruiting, American Income & National Income Divisions



GIANNIS "GREEK FREAK" ANTETOKOUNMPO
2019 NBA MVP

GIANNIS ANTETOKOUNMPO doesn't typically display the personality traits we tend to associate with the greatest players in sports. He's quiet, reserved, and mostly introverted. But, it's the humility with which he approaches life that keeps him on a path of constant improvement.

Giannis's parents, Charles and Veronica, moved from Lagos, Nigeria to Greece three years before Giannis was born. The family was in search of a better life for themselves and their family, and found themselves as the only black family in their neighborhood. Money was scarce, but by focusing on what they were grateful for, the family persevered. "You know, it was tough. We didn't have a lot of money. But we had a lot of happiness. So we [weren't] broke happiness-wise. When we were struggling back in the day, we were all together in one room, same room. We were having fun. We were smiling. There [were] some tough times," Giannis said.

To get by, Giannis and his brothers helped the family by selling anything they could get their hands on. Aside from survival, the children focused on their vision of doing whatever they could to create a better life. When

he started playing basketball competitively at age 7, Giannis never lost sight of that vision, that 'why'. And, after catching the eye of an agent, his exposure grew and NBA teams began flying to Greece to watch him play. His determination culminated in him being selected with the 15th pick of the 1st round in the 2013 NBA Draft by the **MILWAUKEE BUCKS**.

Even though Giannis has made it to the highest level of professional basketball worldwide, he maintains his humility. He stays grounded and true to his roots - "That comes from my family, seeing my parents struggle every day and working hard for me and my brothers just to provide food on our table. I had to do whatever it takes. Whatever I try to do, I always try to give it my best and try to be a killer, because at the end of the day, if you don't work hard, you are not going to get food on your table."

Prior to his arrival, the Bucks had made the NBA Playoffs just twice in seven years. But, after leading the team to a competitive Eastern Conference Championship series with the Toronto Raptors (the eventual NBA champions), Giannis was named the **2019 NBA MVP**. He averaged 27.7 points, 12.5 rebounds, and 5.9 assists each game and has shown tremendous improvement every season. And, judging by his answer to the question of whether he'll continue to improve, that trend will continue: "Oh yeah. Yeah. I have to. There's not a choice. I'm really scared of failing. So I gotta get better."

Giannis is notorious for spending extra time watching game film, getting shots up, working with coaches, and perfecting his craft. He knows he's gifted athletically, but he hasn't stopped doing the things that got him to where he is. And, coincidentally, by remaining humble and true to his roots, he's becoming one of the most successful and marketable athletes on the planet. In his words,

"IF YOU ARE GOING TO DO SOMETHING, YOU HAVE TO DO IT FOR YOURSELF, AND THAT'S WHAT I TRY TO DO. I TRY TO BE AUTHENTIC AND TRY TO BE ORIGINAL, SO THAT'S WHAT I TRY TO BE."

A lot of people try to build big brands but have received bad advice, and they don't try to be authentic and real with themselves."

In business, like in sports, the top performers remain humble and hungry through the ups and downs that come with high achievement. Whether it's the fear of failure that drives them or the taste of victory, they spend the time necessary developing their skill sets in preparation for the next challenge and the next accomplishment. Like Giannis, the best of the best in our business are constantly learning, asking questions, studying, preparing, and proving their commitment to their vision.⁵²



TELL US how you relate sports or a sports figure to your career and life. If you see parallels between sports or sports figures and the AIL/NILICO life, submit your story of 500 words or less to lcry@ailife.com. If your story is selected, we'll give you a byline and feature your photo along with the article in a future issue of *Spotlight*.

16 *Make Tomorrow Better*

Closer to the Heart has a new name —
Make Tomorrow Better!



CAPE COD, MA

In September, the AIL/NILICO Executive Council donated \$10,125 to Elder Services of Cape Cod and the Islands at their Fall meeting at the Chatham Bars Inn.

Elder Services of Cape Cod and the Islands provides in-home services to frail seniors, investigate reports of elder abuse, and provide referral services to other organizations. They also operate 16 local Senior Dining Centers.



BRIDGEPORT, CT

American Income, in partnership with the Phil Prata Agency Owner office, donated \$5,000 to Homes for the Brave. The organization helps homeless men, women, and their families, especially military veterans, attain safe, affordable housing, meaningful life activity, and a livable income for a productive and meaningful life. In addition to transitional housing, they provide support services from daily living skills to addiction recovery to vocational services to money management and more.



DETROIT, MI

American Income, in partnership with the Zach Hart Agency Owner office, donated \$10,000 to Detroit based Encourage Me I'm Young (EMIIY). Zach presented the check to Calvin Mann, CEO of Encourage Me I'm Young, at the office's monthly picnic in September. Encourage Me I'm Young, Inc. is a youth enrichment organization that equips youth with guidance, encouragement, character development, empowerment, and literacy proficiency through mentorship.



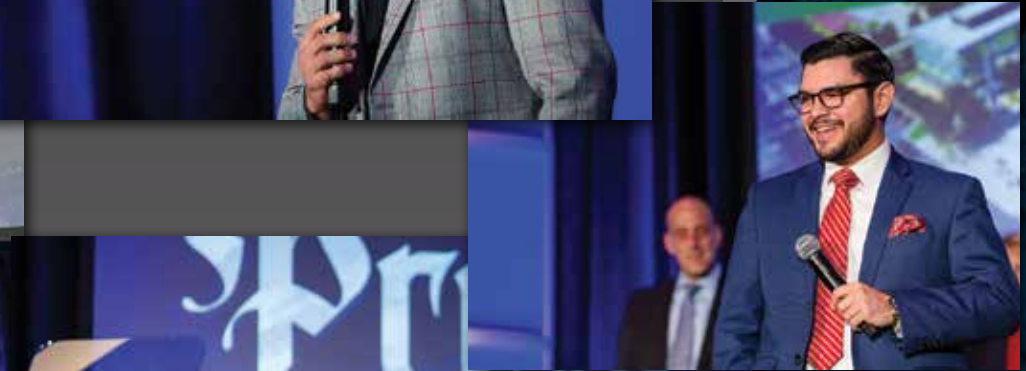
FRISCO, TX

At the fall Agency Owner meeting, attendees assembled a total of 1,000 care bags for young patients and their parents in the Gene Therapy Program at UT Southwestern Medical Center. They also crushed their previous record for donations with a whopping **\$53,815** (includes project materials).

Gene Therapy offers hope to families faced with genetic disorders in children, which can be traced to a single faulty gene. In 2003, researchers successfully mapped the entire human genome—the genetic blueprint for humankind—and they can now pinpoint the exact cause of many diseases. Beyond identifying the causes, doctors are getting closer to correcting these genetic disorders.

2019 Fall Agency Owner Meeting

October 15-18, 2019 | Omni Hotel Frisco



Prove It



1 STEVEN DELL
WEXFORD, PA



2 MOHAMAD RAYCHOUNI
TROY, MI



3 DINA BOGHADY
STITTSVILLE, ON



4 JOSHUA DISHONG
COLUMBUS, OH



5 ASHLEY RUST
INDIANAPOLIS, IN



6 TRENTON MILLER
SACRAMENTO, CA



7 KALEN DUGAN
SOBRANTE, CA



8 WESLEE CAJERAS
AUCKLAND, NZ



9 AL-KARIM WALJI
EDMONTON, AB



10 HANY MIKHAIL
WEXFORD, PA



11 ROGER FREDERICKS
LAS VEGAS, NV



12 TANNER WEST
HOUSTON, TX



13 JEAN JOSEPH
POMPANO BEACH, FL



14 CARMEN ARROYO
FLUSHING, NY



15 CASEY JARRATT
SACRAMENTO, CA



16 LILY SAKAI
LOS ANGELES, CA



17 OMAR HASHIMI
CONCORD, CA



18 ANTON LJULDJURAJ
EARTH CITY, MO



19 MAHDI DERGHAM
TROY, MI



20 IFFRAH TAHIR
OAKVILLE, ON



ICEBREAKERS
PA ALIEU KASSEH
WINNIPEG, MB



ICEBREAKERS
CARL GRETZ
TROY, MI



ICEBREAKERS
PATRICE KETI
LANHAM, MD

SEPTEMBER

Rank	Net ALP	NTG	RET	MGA	AO	
1	Steven Dell	\$63,344		81.5	Steven Dell	Simon Arias
2	Mohamad Raychouni	\$51,250		82.0	Joseph Gojcaj	Zach Hart
3	Dina Boghdady	\$48,209		83.2	Luay Ghawi	Altig-Orlovic
4	Joshua Dishong	\$42,526		86.5	Joshua Dishong	S-S-Bendure-Hartwig
5	Ashley Rust	\$41,699		84.5		James Cunningham
6	Trenton Miller	\$38,081	99		Mark Neilson	Altig-Orlovic
7	Kalen Dugan	\$37,309	89		Harold Durana	Altig-Orlovic
8	Weslee Cajeras	\$36,012	99		Jonathan Da-al	Steve Friedlander
9	Al-Karim Walji	\$32,718		83.2		Altig-Orlovic
10	Hany Mikhail	\$32,457		87.0	Michael Russin	Simon Arias
11	Roger Fredericks	\$32,433		76.6	Adrienne Bragas	Altig-Orlovic
12	Tanner West	\$31,270	95		Clayton Slaughter	Michael Vasu
13	Jean Joseph	\$30,836		74.0		Tom Williams
14	Carmen Arroyo	\$29,902		84.5	Bobby Szwaja	Theodore Pappas
15	Casey Jarratt	\$29,525		78.8	Mark Neilson	Altig-Orlovic
16	Lily Sakai	\$29,419		89.8		Cohen-Cohen
17	Omar Hashimi	\$28,789		85.6		Don Foti
18	Anton Ljuljdjuraj	\$28,453	91		Dario Messina	Hart-Dushaj
19	Mahdi Dergham	\$28,420	95		Joseph Gojcaj	Zach Hart
20	Iffrah Tahir	\$28,269		86.1	Iffrah Tahir	Byron Paz
21	Nicklaus Boker	\$27,022		86.0	Eric Thompson	S-S-Parks-Salvaggi
22	Cherrish Taylor	\$26,216		77.5	Slavita Hut	John Young
23	Kevin Ishikane	\$25,876		89.8	Blake Higuchi	Altig-Orlovic
24	Meenakshi Chavis	\$25,555		74.7	Doreen Ryan-Foti	Don Foti
25	Jason Khodadadian	\$25,159	86		Shahab Mahdaveinejad	Theodore Pappas
26	Douglas Ewers	\$24,960		91.2		Imran Satti
27	Muhammed Ashraf	\$24,486		91.3	Sabrina Kryshundayal	Theodore Pappas
28	Mark Diskin	\$23,798		78.6	Justin Adams	Simon Arias
29	Ronald Davis	\$23,304		89.0	Ed-Maggie Myrthil	Theodore Pappas
30	Dorota Rusew	\$22,851		89.5	Duane Shaw	Sabrina Lloyd
31	Andrew Chambers	\$22,669		78.3		Philip Prata
32	Shannon Stroud	\$21,771		85.7	Alma Lozano	Richard Correa
33	Austin A Smith	\$21,638		84.5	Bobby Szwaja	Theodore Pappas
34	Hans Klink	\$21,397		81.8	Jason Bratin	Simon Arias
35	Mack Hanna	\$21,390		90.4		S-S-Bendure-Hartwig
36	Chris Gonzales	\$21,228	94		Max Akers	Michael Vasu
37	Jillian Getz	\$20,887		91.4	Mario Hajro	S-S-Parks-Salvaggi
38	Shawn Kelley	\$20,713		83.1	Britton Costa	Simon Arias
39	George Kamel	\$20,675		83.6		S-S-Bendure-Hartwig
40	Sophia Cowie	\$20,303	91		Jessica Davis	Altig-Orlovic
41	Amy Montelius	\$20,234	97		Phi Phan	Desi Dimitrova
42	Max Quasem	\$20,072		91.9		Cohen-Cohen
43	Harvey Quinn	\$19,806		86.5	Kimberly Hamilton	Oldham-Gryska
44	Maxon Elozier	\$19,776		81.4	Samy Jacques	Tom Williams
45	Michael van Delft	\$19,462		85.7	Michael van Delft	Satti-Kanaan
46	Damaris Trejo	\$19,193	89		Chelsie Otto	Sabrina Lloyd
47	Christopher Bungay	\$18,844		74.1	Christopher Bungay	Satti-Kanaan
48	Matthew Roebke	\$18,833		83.4	Steven King	Zach Hart
49	Irene Simisim	\$18,681		86.4	Aaron Friedlander	Steve Friedlander
50	Sandra Dumas	\$18,667		86.3	Johnny Ly	Gigliione-Ackerman

ALL TIME RECORD: \$189,995 Net ALP — MARK NEILSON

YTD

Rank	Net ALP	NTG	RET	MGA	AO	
*1	Ashley Rust	\$330,302		84.5		James Cunningham
*2	Joshua Dishong	\$325,510		86.5	Joshua Dishong	S-S-Bendure-Hartwig
*3	Meenakshi Chavis	\$302,114		74.7	Doreen Ryan-Foti	Don Foti
*4	Hany Mikhail	\$263,047		87.0	Michael Russin	Simon Arias
*5	Tony Georges	\$249,551		83.5	Mario Hajro	S-S-Parks-Salvaggi
*6	Michael van Delft	\$245,054		85.7	Michael van Delft	Satti-Kanaan
*7	Mohamad Raychouni	\$241,996		82.0	Joseph Gojcaj	Zach Hart
*8	Lily Sakai	\$235,221		89.8		Cohen-Cohen
*9	Robert Ensign	\$232,944		77.7	Derek Foore	S-S-Parks-Salvaggi
*10	Steven Dell	\$229,703		81.5	Steven Dell	Simon Arias
11	Arif Hajro	\$227,891		84.8	Mario Hajro	S-S-Parks-Salvaggi
12	George Kamel	\$226,801		83.6		S-S-Bendure-Hartwig
13	Mario Hajro	\$225,374		80.8	Mario Hajro	S-S-Parks-Salvaggi
14	Cory Moncol	\$218,829		90.9	Matthew Conrad	S-S-Parks-Salvaggi
15	Muhammed Ashraf	\$218,618		91.3	Sabrina Kryshundayal	Theodore Pappas
16	Anton Ljuljdjuraj	\$217,352	91		Dario Messina	Hart-Dushaj
17	Roger Fredericks	\$213,134		76.6	Adrienne Bragas	Altig-Orlovic
18	Joey Kennedy	\$204,778		79.1		Altig-Orlovic
19	Bobby Park	\$200,378		87.1	Mark Neilson	Altig-Orlovic
20	Al-Karim Walji	\$199,550		83.2		Altig-Orlovic
21	Taulant Bane	\$199,483		82.9		S-S-Parks-Salvaggi
22	Nicholas Chuma	\$192,035		84.7	Chase Miller	S-S-Bendure-Hartwig
23	Omar Hashimi	\$191,017		85.6		Don Foti
24	Daniel Prinzo	\$190,684		89.4	Brent Bowling	S-S-Parks-Salvaggi
25	Joseph Sarasin	\$189,620		80.9		S-S-Bendure-Hartwig
26	Jean Joseph	\$186,777		74.0		Tom Williams
27	Bryan Juskiw	\$178,487		82.7	Bryan Juskiw	S-S-Bendure-Hartwig
28	Kevin Ishikane	\$176,124		89.8	Blake Higuchi	Altig-Orlovic
29	Aref Sayegh	\$172,913		80.7	Phillip Waisman	Satti-Kanaan
30	Max Quasem	\$171,439		91.9		Cohen-Cohen
31	Meardey Kim	\$168,995		83.5	Yussuf El-Zein	Altig-Orlovic
32	Abeni Reynolds	\$165,859	95		Britton Costa	Simon Arias
33	Irma Gallardo	\$165,469		74.2	Steven Warner	Altig-Orlovic
34	Joachim Jean	\$164,837		90.6	Ryan Hall	Laura Fisher
35	Elizabeth Garcia	\$163,791		91.1	Zach Otto	Sabrina Lloyd
36	David Melendrez	\$158,055		79.1		Cindy Furer
37	Shannon Stroud	\$156,303		85.7	Alma Lozano	Richard Correa
38	Ian Pickett	\$153,740		79.9	Bobby Gujral	Altig-Orlovic
39	Bruce Viaje	\$149,877		74.7	Bobby Gujral	Altig-Orlovic
40	Ruben Soberanes	\$148,033		80.6	Doreen Ryan-Foti	Don Foti
41	Michael Battaglio	\$147,868		92.9	Mavrick Fredericks	Evan Holzhauer
42	Adem Abdula	\$145,836		75.7	Corey Helly	Gigliione-Ackerman
43	Harvey Quinn	\$145,767		86.5	Kimberly Hamilton	Oldham-Gryska
44	Johnathon Bogoslawski	\$145,546		77.6	Kenan Hyseni	Altig-Orlovic
45	Jadwiga Martins	\$143,188		78.7	Jesse Doherty	Altig-Orlovic
46	Carlo Trinidad	\$140,058		76.2	Bobby Gujral	Altig-Orlovic
47	Douglas Clarke	\$139,498		86.0	Joshua Jackson	Joseph Diecedue
48	Ryan Vance	\$138,953		90.0	Brent Bowling	S-S-Parks-Salvaggi
49	Alipate Makaui	\$138,451		86.4	Alipate Makaui	Steve Friedlander
50	Armando Rivera	\$137,858		75.6	Hunter Houvener	Altig-Orlovic

ALL TIME RECORD: \$756,403 Net ALP — JOSH DISHONG

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Individual Producers list for the month, as well as the next Top 3 in this category.

SUPERVISING AGENTS



1 ARIF HAJRO
CLEVELAND, OH



2 PHILIP MCCULLOCH
HOUSTON, TX



3 KLYO VIDAL
MIAMI, FL



4 TRISTAN DLABIK
WEXFORD, PA



5 LINO STRUSSIONE
TROY, MI



6 ANTONINO TAORMINA
ROCHESTER, NY



7 JAMES P RAINES
TROY, MI



8 JOSHUA EGYUD
WEXFORD, PA



9 PRISCILLA BLANCO
SAN DIMAS, CA



10 ZINSOU AYIHONSI
EARTH CITY, MO

SEPTEMBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	AO
1	Arif Hajro	\$46,763	\$70,015	94	Mario Hajro	S-S-Parks-Salvaggi
2	Philip McCulloch	\$42,551	\$51,545	97	Clayton Slaughter	Michael Vasu
3	Klyo Vidal	\$41,121	\$47,160	92	Patricia Contreras	Beto Quintero
4	Tristan Dlabik	\$40,941	\$68,620		85.2 Brody Maughan-Evanson	Simon Arias
5	Lino Strussione	\$28,438	\$72,238	96	Joseph Gojcay	Zach Hart
6	Antonino Taormina	\$26,582	\$31,893	91	Tyler Dahlin	Oldham-Gryska
7	James P Raines	\$22,861	\$35,544	89	Paul Smith	Zach Hart
8	Joshua Egyud	\$21,906	\$27,418	90	Sokol Fazliu	Simon Arias
9	Priscilla Blanco	\$20,235	\$25,903	92	Phi Phan	Desi Dimitrova
10	Zinsou Ayihonsi	\$19,627	\$28,760		86.2 Brenda Fox	Hart-Dushaj
11	Erica Robertson	\$18,578	\$44,029	80.4	Britton Costa	Simon Arias
12	Kaler Turenne	\$18,576	\$28,859	73.5	Christie Jauch	Simon Arias
13	Jacob George	\$18,569	\$21,067	87	Max Akers	Michael Vasu
14	Brandon Eck	\$17,750	\$22,710	92	Mike Paragiou	S-S-Parks-Salvaggi
15	Tyler Cox	\$16,932	\$18,575	99	Matthew Bogle	Matt Henderson
16	Stanis Moanda	\$16,908	\$19,726	95	Elyse Bryan	Souley Bah
17	Ryan Hritz	\$16,777	\$27,843	98	Gregory Rudolph	Simon Arias
18	John Torres	\$16,746	\$25,245	89	Daryl Graham	S-S-Parks-Salvaggi
19	Demetrius James	\$16,674	\$21,720	85	Patrick Knouse	Slav Bitman
20	Jason Khodadadian	\$16,591	\$50,727	96	Shahab Mahdavinejad	Theodore Pappas

ALL TIME RECORDS: \$268,100 1st 6 Mo Agt — JEFFREY HUDSON | \$268,100 Net ALP — JEFFREY HUDSON

YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	AO
*1	Erica Robertson	\$323,977	\$453,267		80.4 Britton Costa	Simon Arias
*2	Tristan Dlabik	\$289,761	\$448,509		85.2 Brody Maughan-Evanson	Simon Arias
*3	Arif Hajro	\$271,835	\$513,830	94	Mario Hajro	S-S-Parks-Salvaggi
*4	William Thomas	\$261,611	\$544,238		84.1 Matthew Conrad	S-S-Parks-Salvaggi
*5	James P Raines	\$175,870	\$218,806	89	Paul Smith	Zach Hart
6	Gjon Ljuljduraj	\$160,208	\$411,468		82.0 Dario Messina	Hart-Dushaj
7	Colin Ghee	\$140,157	\$251,566		82.6 Aaron Parks	Simon Arias
8	Mark Bernsdorff	\$134,930	\$261,209	86	Gregory Rudolph	Simon Arias
9	John Torres	\$118,366	\$210,510	89	Daryl Graham	S-S-Parks-Salvaggi
10	Kelsey Brown	\$110,666	\$152,140	88	Omar Billy	Jamison Weatherspoon
11	Matthew Roebke	\$110,449	\$226,302		76.7 Steven E King	Zach Hart
12	Jessica Rosenberg	\$105,133	\$155,939		80.6 Angel Martinez	Dorian Oldham
13	Joshua Egyud	\$101,057	\$132,791	90	Sokol Fazliu	Simon Arias
14	Aaron Ebel	\$100,315	\$104,174	88	Jenny Kim	Altig-Orlovic
15	Garkeiva Council	\$99,700	\$147,281	86	Nicole Sanders	Michael Vasu
16	Klyo Vidal	\$98,451	\$123,245	92	Patricia Contreras	Beto Quintero
17	Brittany Luke	\$95,502	\$152,896		73.6 Jeffrey Hudson	Zach Hart
18	Jake Gelb	\$90,347	\$130,020	86	James Sodan	Nick Moore
19	Rajat Shrestha	\$89,839	\$156,642		75.1 Joshua Krueger	Richard Correa
20	Kathryn Gilluly	\$89,792	\$175,894	87	Joseph Gojcay	Zach Hart

ALL TIME RECORDS: \$593,315 1st 6 Mo Agt — PATRYCJA GRUZINSKA | \$659,568 Net ALP — GEORGE KAMEL

GENERAL AGENTS



1 DANA VELEZ
ORLANDO, FL



2 MARIAM SHAHID
FLUSHING, NY



3 MOHAMAD RAYCHOUNI
TROY, MI



4 DORIS MARTINEZ GARCIA
MIAMI, FL



5 BRANDON DUSEVIC
TROY, MI



6 ENO IFTIU
CLEVELAND, OH



7 NABIL ATALLAH
EDISON, NJ



8 ALFREDO GARCIA
MIAMI, FL



9 MICHAEL JANG
SCHAUMBURG, IL



10 TYLER DAHLIN
ROCHESTER, NY

SEPTEMBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	AO
1	Dana Velez	\$62,125	\$62,577	95		Matt Henderson
2	Mariam Shahid	\$57,447	\$69,775		80.3 Shahab Mahdavinejad	Theodore Pappas
3	Mohamad Raychouni	\$50,618	\$184,504		80.2 Joseph Gojcay	Zach Hart
4	Doris Martinez Garcia	\$49,455	\$94,439	93	Sergio Carta	Beto Quintero
5	Brandon Dusevic	\$46,746	\$83,685		80.2 Paul Smith	Zach Hart
6	Eno Iftiu	\$45,531	\$78,630		80.6 Mario Hajro	S-S-Parks-Salvaggi
7	Nabil Atallah	\$45,047	\$59,896	93	Doron Freud	Giglione-Ackerman
8	Alfredo Garcia	\$43,738	\$68,792		81.6 Walter Icaza	Beto Quintero
9	Michael Jang	\$42,821	\$74,758	87	Duane Shaw	Sabrina Lloyd
10	Tyler Dahlin	\$41,599	\$48,671	90	Kimberly Hamilton	Oldham-Gryska
11	Jenna Grula	\$41,357	\$57,546		78.4 Sokol Fazliu	Simon Arias
12	Mark Auvil	\$40,722	\$71,557		82.7 Brody Maughan-Evanson	Simon Arias
13	Brandon Neal	\$37,350	\$74,484		90.1 Brenda Fox	Hart-Dushaj
14	Valentino Kalaj	\$35,994	\$44,415	96	Paul Smith	Zach Hart
15	Suzanne Moroney	\$35,655	\$36,689	95	Claude Hamilton	Satti-Kanaan
16	Andrew McAughey	\$35,069	\$52,636	89	Dylan Johnson	Hart-Weller
17	Kelechi Anele	\$34,508	\$37,571	94	Carlo Buhay	Altig-Orlovic
18	Marlene Barrett	\$32,619	\$41,875		77.9 Yemi Akinade	Tom Williams
19	Bethany Evans	\$30,977	\$54,267		73.1 Christie Jauch	Simon Arias
20	James Tolley	\$28,997	\$88,681		73.9 Gregory Rudolph	Simon Arias

ALL TIME RECORDS: \$470,416 1st 6 Mo Agt — JEFFREY HUDSON | \$473,032 Net ALP — JEFFREY HUDSON

YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	AO
*1	Travis Kovach	\$368,085	\$1,216,945		82.1 Matthew Conrad	S-S-Parks-Salvaggi
*2	Timothy Bugge	\$340,709	\$518,536		80.5 Britton Costa	Simon Arias
*3	Eno Iftiu	\$327,812	\$807,095		80.6 Mario Hajro	S-S-Parks-Salvaggi
*4	Michael Ezeafulukwe	\$321,154	\$551,221		76.7 Duni Olusegun	James Cunningham
*5	Mohamad Raychouni	\$297,419	\$838,958		80.2 Joseph Gojcay	Zach Hart
6	Doris Martinez Garcia	\$285,162	\$417,329	92	Sergio Carta	Beto Quintero
7	Mark Auvil	\$282,161	\$460,382		82.7 Brody Maughan-Evanson	Simon Arias
8	Alfredo Garcia	\$273,357	\$459,030		81.6 Walter Icaza	Beto Quintero
9	Michael Jang	\$271,098	\$361,795	87	Duane Shaw	Sabrina Lloyd
10	Jenna Grula	\$261,280	\$399,218		78.4 Sokol Fazliu	Simon Arias
11	Tyler Dahlin	\$249,137	\$288,212	90	Kimberly Hamilton	Oldham-Gryska
12	Jennylyn Militante-Radnoty	\$244,703	\$457,737		84.7 Anita Ferris	Steve Friedlander
13	Roxie Soto	\$242,015	\$460,309		76.7 Walter Icaza	Beto Quintero
14	James Tolley	\$235,587	\$589,680		73.9 Gregory Rudolph	Simon Arias
15	Brandon Dusevic	\$233,661	\$430,721		80.2 Paul Smith	Zach Hart
16	Mariam Shahid	\$229,179	\$318,701		80.3 Shahab Mahdavinejad	Theodore Pappas
17	Danny Juskiw	\$221,373	\$748,720	92	Bryan Juskiw	S-S-Bendure-Hartwig
18	Adem Abdula	\$218,020	\$427,356		79.6 Corey Helly	Giglione-Ackerman
19	Tiffany Beadnell	\$216,253	\$265,745		77.3 Blake Higuchi	Altig-Orlovic
20	Tammy Gawron	\$215,555	\$338,653	87	Elias Boles	Oldham-Gryska

ALL TIME RECORDS: \$2,035,593 1st 6 Mo Agt — MEGAN JOHNSON | \$2,259,927 Net ALP — MEGAN JOHNSON



WALTER ICAZA
MIAMI, FL



KIMBERLY HAMILTON
ROCHESTER, NY



SHAHAB MAHDAVEJAD
FLUSHING, NY



COREY HELLY
EDISON, NJ



ELIAS BOLES
ROCHESTER, NY



CHRISTOPHER BENTLEY
CALGARY, AB



JUSTIN ADAMS
WEXFORD, PA



DARYL GRAHAM
CLEVELAND, OH



DAN IKEI
HONOLULU, HI



SLAVITA HUT
TULSA, OK



IP HARRIS
DULUTH, GA



DAVID STAFFIERI
PHOENIX, AZ



AMANDA PETERSON
FORT WAYNE, IN



JOHN LAMERE
FALLS CHURCH, VA



PATRICIA CONTRERAS
MIAMI, FL

SEPTEMBER

Category	Growth	Net ALP	Benchmark	NTG	RET	AO
I Walter Icaza	56.8%	\$194,308	\$123,902	76.4		Beto Quintero
Zach Otto	35.8%	\$155,829	\$114,756	74.0		Sabrina Lloyd
II Kimberly Hamilton	63.1%	\$99,245	\$60,848	78.0		Oldham-Gryska
Bobby Gujral	41.5%	\$164,166	\$116,015	79.8		Altig-Orlovic
Blake Higuchi	23.4%	\$75,136	\$60,880	79.9		Altig-Orlovic
III Shahab Mahdavejad	75.2%	\$97,538	\$55,673	82.4		Theodore Pappas
Beau Locker	63.8%	\$135,825	\$82,934	78.0		Matt Henderson
Duane Shaw	45.5%	\$90,663	\$62,324	78.5		Sabrina Lloyd
IV Corey Helly	199.1%	\$156,809	\$52,429	76.7		Giglione-Ackerman
Anita Ferris	92.7%	\$117,497	\$60,987	81.2		Steve Friedlander
Brody Maughan-Evanson	45.1%	\$105,153	\$72,459	84.1		Simon Arias
V Elias Boles	110.7%	\$92,145	\$43,733	78.9		Oldham-Gryska
Sean Velasquez	63.3%	\$85,191	\$52,156	78.2		Cohen-Cohen
Alan Sedaghat	12.9%	\$62,299	\$55,192	77.3		Altig-Orlovic
VI Christopher Bentley	147.3%	\$99,204	\$40,107	73.4		Altig-Orlovic
Johnny Ly	102.6%	\$66,793	\$32,970	78.1		Giglione-Ackerman
Magda Figueiredo	94.6%	\$63,522	\$32,642	76.1		Giglione-Ackerman
VII Justin Adams	117.0%	\$78,779	\$36,298	73.6		Simon Arias
Samy Jacques	66.7%	\$59,517	\$35,712	73.8		Tom Williams
Craig Strompf	32.9%	\$60,822	\$45,779	74.5		Cindy Furer
VIII Daryl Graham	340.6%	\$69,737	\$15,827	75.9		S-S-Parks-Salvaggi
Omar Billy	58.9%	\$49,180	\$30,950	73.0		Jamison Weatherspoon
Sokol Fazliu	46.3%	\$44,898	\$30,690	77.8		Simon Arias
IX Dan Ikei	336.4%	\$92,899	\$21,289	75.2		Altig-Orlovic
Jeffrey von Kienast	139.6%	\$103,039	\$42,999	76.9		Joshua West
Begona Patino-Lopez	95.7%	\$57,381	\$29,326	74.3		Cisco Perez
X Slavita Hut	307.3%	\$105,980	\$26,018	75.7		John Young
Francesca Veltri	129.2%	\$57,675	\$25,163	77.1		Giglione-Ackerman
Nic Iagulli	49.6%	\$26,536	\$17,735	79.9		S-S-Bendure-Hartwig
XI IP Harris	196.5%	\$40,845	\$13,773	78.5		Jamison Weatherspoon
Jesse Rennich	129.1%	\$62,240	\$27,171	81.9		Simon Arias
Steve Hartman	100.0%	\$39,145	\$19,568	78.4		Dustin Venekamp
XII David Staffieri	316.1%	\$40,608	\$9,759	80.1		Dustin Venekamp
Roger Fung	165.1%	\$24,550	\$9,262	73.1		Mathew Hart
Marisa Willgruber	27.7%	\$19,231	\$15,055	74.5		Pappas-Quadri
XIII Amanda Peterson	446.5%	\$34,359	\$6,287	80.3		Moswen Taylor
Mary-Delores Ayarzagoitia	74.3%	\$21,999	\$12,618	76.8		Matt Henderson
Brian Jerome	63.2%	\$13,584	\$8,323	74.3		Tom Williams
XIV John Lamere	2241.6%	\$14,104	\$602	92		Altig-Orlovic

ALL TIME RECORD: \$595,303 Net ALP — MARC SALVAGGI

SEPTEMBER ROOKIES

Category	PF	F6 Mo	F6 Mo Obj	Net ALP	NTG	RET	AO
Rookie Patricia Contreras	479.1%	\$139,886	\$29,200	211,349	79.9		Beto Quintero
Sergio Carta	245.2%	\$71,588	\$29,200	130,460	88		Beto Quintero
Clayton Slaughter	202.2%	\$59,054	\$29,200	80,041	78.0		Michael Vasu
Kyle Wrobel	173.9%	\$50,768	\$29,200	95,916	83		Michael Vasu
Mario Hajro	163.1%	\$47,622	\$29,200	125,476	82.0		S-S-Parks-Salvaggi
Paul Smith	154.4%	\$45,091	\$29,200	93,768	86.3		Zach Hart
Jonathan Da-al	144.4%	\$42,166	\$29,200	53,533	92		Steve Friedlander
Joseph Gojcaj	143.1%	\$41,790	\$29,200	142,340	86		Zach Hart
Brent Bowling	140.3%	\$40,972	\$29,200	96,183	85.6		S-S-Parks-Salvaggi
Max Akers	138.7%	\$40,509	\$29,200	45,890	83		Michael Vasu

YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	AO
I Walter Icaza	88.3%	\$1,991,575	\$1,057,795	76.4		Beto Quintero
Zach Otto	34.9%	\$1,505,465	\$1,116,056	74.0		Sabrina Lloyd
II Bobby Gujral	69.4%	\$1,447,551	\$854,636	79.8		Altig-Orlovic
Kimberly Hamilton	38.0%	\$1,128,830	\$818,175	78.0		Oldham-Gryska
III Matthew Conrad	110.1%	\$1,526,584	\$726,701	82.8		S-S-Parks-Salvaggi
Beau Locker	96.9%	\$1,444,703	\$733,554	78.0		Matt Henderson
Britton Costa	86.2%	\$1,244,936	\$668,560	80.9		Simon Arias
IV Corey Helly	82.8%	\$1,082,211	\$591,920	76.7		Giglione-Ackerman
Bruce Viaje	62.5%	\$958,275	\$589,853	79.0		Altig-Orlovic
Anita Ferris	60.2%	\$969,088	\$604,783	81.2		Steve Friedlander
V Mike Paragiou	76.0%	\$859,834	\$488,641	79.3		S-S-Parks-Salvaggi
Jeffery Thiel	73.9%	\$861,055	\$495,058	82.0		S-S-Bendure-Hartwig
Elias Boles	70.3%	\$913,632	\$536,591	78.9		Oldham-Gryska
VI Joseph Tomanovich	96.5%	\$932,801	\$474,759	73.7		Altig-Orlovic
Christopher Bentley	71.4%	\$828,748	\$483,537	73.4		Altig-Orlovic
Magda Figueiredo	33.9%	\$543,499	\$405,825	76.1		Giglione-Ackerman
VII Andrew McQuade	49.3%	\$529,203	\$354,559	75.5		Richard Correa
Craig Strompf	35.0%	\$530,121	\$392,669	74.5		Cindy Furer
Samy Jacques	34.3%	\$479,977	\$357,476	73.8		Tom Williams
VIII Daryl Graham	143.0%	\$802,272	\$330,162	75.9		S-S-Parks-Salvaggi
Omar Billy	48.5%	\$485,573	\$326,884	73.0		Jamison Weatherspoon
Sokol Fazliu	40.1%	\$441,208	\$314,939	77.8		Simon Arias
IX Jeffrey von Kienast	146.2%	\$733,990	\$298,083	76.9		Joshua West
Michael Gerstein	83.3%	\$570,431	\$311,141	80.5		Giglione-Ackerman
Jessica Santamarina	67.8%	\$448,553	\$267,366	77.9		Jamison Weatherspoon
X Slavita Hut	136.1%	\$530,651	\$224,793	75.7		John Young
Francesca Veltri	73.0%	\$395,121	\$228,361	77.1		Giglione-Ackerman
William Parmeter	60.7%	\$373,119	\$232,192	75.8		Oldham-Gryska
XI Steve Hartman	118.1%	\$468,475	\$214,844	78.4		Dustin Venekamp
IP Harris	106.8%	\$404,903	\$195,833	78.5		Jamison Weatherspoon
Jesse Rennich	80.6%	\$379,033	\$209,901	81.9		Simon Arias
XII David Staffieri	135.3%	\$307,368	\$130,649	80.1		Dustin Venekamp
Roger Fung	81.6%	\$292,454	\$161,066	73.1		Mathew Hart
Alexandra Graham	45.0%	\$226,056	\$155,900	76.5		Greg Graham
XIII Amanda Peterson	374.0%	\$430,075	\$90,734	80.3		Moswen Taylor
Mary-Delores Ayarzagoitia	134.2%	\$290,488	\$124,014	76.8		Matt Henderson
Tommy Conard	81.4%	\$160,775	\$88,643	81.6		Simon Arias
XIV John Lamere	2397.7%	\$80,757	\$3,233	92		Altig-Orlovic
Steven Bensinger	146.0%	\$46,964	\$19,087	92.3		S-S-Parks-Salvaggi
Jordan Chalom	23.7%	\$75,643	\$61,157	79.0		Josh Chalom

ALL TIME RECORD: \$4,005,969 Net ALP — MARC SALVAGGI

YTD ROOKIES

Category	PF	F6 Mo	F6 Mo Obj	Net ALP	NTG	RET	AO
Rookie Patricia Contreras	350.6%	\$921,279	\$262,800	1,282,120	79.9		Beto Quintero
Sergio Carta	267.1%	\$701,865	\$262,800	1,010,131	88		Beto Quintero
Clayton Slaughter	196.7%	\$516,824	\$262,800	721,125	78.0		Michael Vasu
Brent Bowling	190.3%	\$500,162	\$262,800	1,742,332	85.6		S-S-Parks-Salvaggi
Mele Makaii	156.0%	\$409,922	\$262,800	569,813	93		Steve Friedlander
Mario Hajro	138.7%	\$364,465	\$262,800	1,878,848	82.0		S-S-Parks-Salvaggi
Adam Kidikas	132.5%	\$348,167	\$262,800	519,238	79.6		Joshua West
Paul Smith	131.7%	\$345,992	\$262,800	789,136	86.3		Zach Hart
Joseph Gojcaj	127.3%	\$334,623	\$262,800	911,221	86		Zach Hart
Mark Lahijani	127.1%	\$334,146	\$262,800	771,732	79.1		Theodore Pappas

Spotlight recognizes the top three Master General Agents in Categories I-IV with positive growth and the top ten Rookies with minimum 100% Performance Factor. Figures reflect hierarchy transfer adjustments.

REGIONAL GENERAL AGENTS



LEVAR MORGAN
FLUSHING, NY



COREY HELLY
EDISON, NJ



PAUL KELLY
AUCKLAND, NZ



ANDY BATTEN
HOUSTON, TX



MICHAEL GERSTEIN
EDISON, NJ



JOHNNY LY
EDISON, NJ



KEVIN DAVIS
POMPANO BEACH, FL



ELIAS BOLES
ROCHESTER, NY



DARYL GRAHAM
WAUWATOSA, WI



KYLE WROBEL
HOUSTON, TX

Spotlight recognizes the top three Regional General Agents in Categories I-X with positive growth. Figures reflect hierarchy transfer adjustments.

SEPTEMBER

Category	Growth	Net ALP	Benchmark	NTG	RET	AO
I Levar Morgan	43.6%	\$288,930	\$201,211	81.4		Theodore Pappas
Bobby Gujral	31.0%	\$394,762	\$301,239	79.2		Altig-Orlovic
II Corey Helly	72.6%	\$367,661	\$213,053	76.6		Giglione-Ackerman
III Paul Kelly	29.7%	\$227,159	\$175,119	78.0		Steve Friedlander
Beau Locker	27.0%	\$213,508	\$168,085	74.9		Matt Henderson
Justin Adams	17.3%	\$241,398	\$205,787	77.5		Simon Arias
IV Andy Batten	206.5%	\$351,895	\$114,825	74.2		Michael Vasu
Walter Icaza	167.6%	\$334,713	\$125,064	76.6		Beto Quintero
Blake Higuchi	60.7%	\$176,516	\$109,829	77.9		Altig-Orlovic
V Michael Gerstein	116.2%	\$207,275	\$95,863	78.2		Giglione-Ackerman
VI Johnny Ly	22.6%	\$96,305	\$78,579	78.5		Giglione-Ackerman
Yemi Akinade	19.9%	\$88,740	\$74,031	76.5		Tom Williams
Kimberly Hamilton	18.4%	\$99,245	\$83,809	78.0		Oldham-Gryska
VII Kevin Davis	155.2%	\$91,663	\$35,912	76.6		Tom Williams
Anita Ferris	89.5%	\$117,497	\$61,991	81.6		Steve Friedlander
Brody Maughan-Evanson	71.1%	\$130,790	\$76,430	81.4		Simon Arias
VIII Elias Boles	101.8%	\$88,238	\$43,733	77.8		Oldham-Gryska
Gary Slocum	69.5%	\$107,663	\$63,524	74.4		Desi Dimitrova
Ransey Vazquez	59.8%	\$62,787	\$39,284	73.9		Bob Olson
IX Daryl Graham	330.9%	\$68,197	\$15,827	75.9		S-S-Parks-Salvaggi
Dan Ikei	261.4%	\$76,930	\$21,289	74.0		Altig-Orlovic
Clayton Slaughter	230.8%	\$91,237	\$27,581	78.0		Michael Vasu
X Kyle Wrobel	7330241900.0%	\$244,341	\$0	83		Michael Vasu
Randall Cook	2400285500.0%	\$80,010	\$0	89		Jamison Weatherspoon
Lauren Coyne	1370369900.0%	\$45,679	\$0	80.7		Altig-Orlovic

ALL TIME RECORD: \$1,143,711 Net ALP — MATTHEW PARKS

YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	AO
I Bobby Gujral	64.9%	\$4,117,338	\$2,497,139	79.2		Altig-Orlovic
Mark Neilson	27.9%	\$4,844,377	\$3,788,826	73.2		Altig-Orlovic
Doreen Ryan-Foti	14.3%	\$2,999,093	\$2,623,276	77.6		Don Foti
II Reynolds Akuamoa	23.2%	\$2,482,266	\$2,014,598	74.9		Theodore Pappas
Corey Helly	13.9%	\$2,664,324	\$2,339,344	76.6		Giglione-Ackerman
Ryan Stenglein	11.5%	\$2,099,135	\$1,882,945	79.7		Altig-Orlovic
III Beau Locker	37.4%	\$2,412,669	\$1,755,793	74.9		Matt Henderson
Paul Kelly	32.2%	\$2,215,710	\$1,676,390	78.0		Steve Friedlander
Joshua Dishong	18.5%	\$1,597,467	\$1,348,643	82.0		S-S-Bendure-Hartwig
IV Walter Icaza	114.7%	\$2,321,384	\$1,081,097	76.6		Beto Quintero
Andy Batten	73.8%	\$2,300,662	\$1,324,009	74.2		Michael Vasu
Brent Bowling	51.0%	\$1,735,198	\$1,149,482	85.6		S-S-Parks-Salvaggi
V Michael Gerstein	77.1%	\$1,619,593	\$914,759	78.2		Giglione-Ackerman
Brandon Summerton	31.7%	\$1,410,948	\$1,071,533	74.3		Altig-Orlovic
Tyler Worstell	21.6%	\$1,060,339	\$871,740	78.2		Simon Arias
VI Matthew Conrad	104.8%	\$1,573,225	\$768,044	83.2		S-S-Parks-Salvaggi
Kimberly Hamilton	39.9%	\$1,144,979	\$818,175	78.0		Oldham-Gryska
Yemi Akinade	37.2%	\$1,038,934	\$756,977	76.5		Tom Williams
VII Britton Costa	97.7%	\$1,252,816	\$633,551	80.9		Simon Arias
Bruce Viaje	82.7%	\$1,190,176	\$651,314	78.2		Altig-Orlovic
Bobby Hamilton	80.3%	\$1,114,916	\$618,200	73.7		Altig-Orlovic
VIII Elias Boles	96.2%	\$1,052,850	\$536,585	77.8		Oldham-Gryska
Gary Slocum	86.4%	\$875,744	\$469,777	74.4		Desi Dimitrova
Mike Paragiou	79.8%	\$878,768	\$488,641	79.2		S-S-Parks-Salvaggi
IX Daryl Graham	153.5%	\$837,034	\$330,158	75.9		S-S-Parks-Salvaggi
Clayton Slaughter	101.4%	\$745,994	\$370,421	78.0		Michael Vasu
Tiffany Babin-Washington	87.0%	\$681,407	\$364,481	73.9		Jay Washington
X Randall Cook	9191673500.0%	\$689,376	\$0	89		Jamison Weatherspoon
Nathan Hunt	226334033.3%	\$16,975	\$0	88		Richard Correa KS
Andrew Bishop	154797233.3%	\$11,610	\$0	90		Altig-Orlovic

ALL TIME RECORD: \$9,042,633 Net ALP — MATTHEW PARKS



GIGLIONE-ACKERMAN



RICHARD CORREA



MICHAEL VASU



JAMISON WEATHERSPOON



BETO QUINTERO



DESI DIMITROVA



NICK MOORE



ERNEST POWELL



JOHN YOUNG



JAY WASHINGTON



HEMERSON GONZALEZ

TOPPERFORMANCEFACTOR



HEMERSON GONZALEZ
Category XI
210.9 PF



ANDRE MCCALLUM
Category XI
199.9 PF



ALBERT SERUR
Category XI
182.5 PF

EC = 2019 Executive Council Member

† Performance Factor = (% Net ALP Obj + % Recruit Obj) ÷ 2

Spotlight recognizes Agency Owners in Categories I-XI based on Performance Factor. The AOs who will be recognized at the 2020 Awards Presentation are the top AO per category from Categories I-XI based on Performance Factor (minimum 100%); the YTD Spotlight number may not necessarily reflect that computation. AOs must be in their current category a minimum of 6 months to compete for YTD awards. Minimum quality standards apply for recognition

SEPTEMBER

Category	PF†	Net ALP	Net ALP Obj	% Net Obj	Recruits	Rec Obj	% Rec Obj	NTG	RET	% Growth
I Giglione-Ackerman	122.7	\$686,203	\$507,100	135.3	56	47	110.0	78.0	58.4	
Theodore Pappas	101.4	\$687,927	\$704,700	97.6	41	39	105.1	78.7	31.4	
S-S-Bendure-Hartwig	96.4	\$448,458	\$542,200	82.7	30	25	110.0	82.3	-27.5	
Simon Arias	93.6	\$1,426,353	\$1,752,000	81.4	91	86	105.8	79.2	-29.5	
II Richard Correa	106.6	\$429,280	\$385,900	111.2	52	51	102.0	73.3	40.5	
III Michael Vasu	120.0	\$482,769	\$371,200	130.1	40	25	110.0	73.0	91.9	
Satti-Kanaan	103.5	\$329,989	\$334,200	98.7	13	12	108.3	80.5	17.1	
Matt Henderson	102.6	\$344,762	\$327,700	105.2	38	38	100.0	75.0	48.1	
Bob Olson	102.5	\$275,031	\$289,700	94.9	43	32	110.0	73.0	26.3	
Mathew Hart	91.6	\$230,092	\$314,500	73.2	23	18	110.0	74.6	-30.5	
Steve Friedlander	90.7	\$334,785	\$334,400	100.1	13	16	81.3	78.7	15.4	
IV Jamison Weatherspoon	110.6	\$245,056	\$220,500	111.1	37	28	110.0	76.1	60.0	
Hart-Dushaj	108.8	\$324,885	\$301,900	107.6	19	13	110.0	81.8	52.4	
V Beto Quintero	137.4	\$436,244	\$264,700	164.8	36	23	110.0	76.0	120.2	
Pappas-Quadri	96.6	\$115,806	\$139,100	83.3	15	13	110.0	78.7	63.9	
Cindy Furer	94.4	\$204,854	\$259,900	78.8	20	18	110.0	73.3	-24.3	
Giddens-Giddens	94.2	\$172,303	\$210,600	81.8	16	15	106.7	74.8	-23.8	
VI Desi Dimitrova	111.0	\$134,664	\$120,300	111.9	13	9	110.0	78.1	36.5	
Corey Neff	101.7	\$130,896	\$140,100	93.4	19	16	110.0	80.5	37.8	
Kyle Johnson SC	99.8	\$112,106	\$103,100	108.7	10	11	90.9	73.8	16.2	
Souley Bah	92.4	\$109,587	\$146,600	74.8	12	10	110.0	79.2	-28.7	
VII Nick Moore	109.9	\$133,767	\$92,400	144.8	6	8	75.0	74.5	65.6	
Travis Moody	91.9	\$90,102	\$96,000	93.9	9	10	90.0	78.6	0.6	
VIII Ernest Powell	124.3	\$76,208	\$55,000	138.6	9	6	110.0	73.5	70.4	
Cisco Perez	117.9	\$66,129	\$48,700	135.8	8	8	100.0	74.7	78.1	
Moswen Taylor	102.6	\$58,382	\$61,300	95.2	11	10	110.0	75.7	23.4	
IX John Young	169.1	\$104,747	\$45,900	228.2	11	8	110.0	77.5	463.7	
Chad Potts	96.9	\$58,250	\$62,100	93.8	12	12	100.0	73.8	22.8	
X Jay Washington	160.7	\$88,561	\$41,900	211.4	10	9	110.0	74.6	182.9	
Hart-Lewicki	149.5	\$92,393	\$48,900	188.9	10	7	110.0	83	111.9	
Johnson-Subero	118.5	\$42,346	\$30,900	137.0	7	7	100.0	73.3	135.5	
XI Hemerson Gonzalez	210.7	\$94,383	\$30,300	311.5	9	5	110.0	94	N/A	
Andre McCallum	199.9	\$87,781	\$30,300	289.7	11	7	110.0	93	N/A	
Albert Serur	182.5	\$77,257	\$30,300	255.0	7	6	110.0	82	N/A	
Evan Holzhauser	160.8	\$67,120	\$30,300	221.5	7	7	100.0	76.4	131.1	
Josh West	158.0	\$107,789	\$52,300	206.1	9	7	110.0	76.7	128.6	
London Nelson	132.5	\$46,989	\$30,300	155.1	9	4	110.0	90	N/A	
Henderson-McLaughlin	94.9	\$37,335	\$30,300	123.2	4	6	66.7	93	N/A	

YTD

Category	PF†	Net ALP	Net ALP Obj	% Net Obj	Recruits	Rec Obj	% Rec Obj	NTG	RET	% Growth
I S-S-Bendure-Hartwig	105.4	\$5,821,654	\$5,193,300	112.1	222	225	98.7	82.3	28.9	
S-S-Parks-Salvaggi	99.7	\$12,147,845	\$11,021,200	110.2	337	378	89.2	83.2	26.7	
Altig-Orlovic	97.3	\$33,360,921	\$36,424,200	91.6	1641	1593	103.0	76.5	5.3	
Simon Arias	94.6	\$12,660,645	\$13,755,600	92.0	752	774	97.2	79.2	5.8	
Theodore Pappas	93.5	\$6,225,995	\$6,995,100	89.0	344	351	98.0	78.7	2.4	
II Richard Correa	99.1	\$3,676,003	\$3,849,000	95.5	471	459	102.6	73.3	9.8	
Tom Williams	94.9	\$3,944,409	\$4,331,100	91.1	231	234	98.7	76.7	4.7	
Don Foti	93.0	\$3,462,365	\$3,765,000	92.0	127	135	94.1	77.8	5.8	
III Michael Vasu	112.8	\$4,171,579	\$3,609,300	115.6	331	225	110.0	73.0	32.9	
Mathew Hart	102.6	\$2,377,413	\$2,494,800	95.3	194	162	110.0	74.6	9.6	
Satti-Kanaan	99.9	\$2,847,024	\$2,964,000	96.1	112	108	103.7	80.5	10.5	
Steve Friedlander	91.2	\$3,067,068	\$2,838,300	108.1	107	144	74.3	78.7	24.3	
Bob Olson	91.1	\$2,524,985	\$3,017,700	83.7	284	288	98.6	73.0	-3.8	
IV Hart-Dushaj	100.2	\$2,185,131	\$2,415,600	90.5	125	111	110.0	81.8	4.0	
Serur-Yagjian	97.8	\$2,261,629	\$2,146,200	105.4	128	142	90.1	82	21.2	
Jamison Weatherspoon	97.0	\$2,343,218	\$2,363,700	99.1	239	252	94.8	76.1	14.0	
V Beto Quintero	123.2	\$2,831,391	\$1,973,700	143.5	213	207	102.9	76.0	65.0	
Cindy Furer	104.2	\$2,294,735	\$2,092,500	109.7	160	162	98.8	73.3	26.1	
VI Kyle Johnson SC	102.4	\$940,341	\$960,600	97.9	94	88	106.8	73.8	3.9	
Desi Dimitrova	102.0	\$1,146,493	\$1,218,600	94.1	96	81	110.0	78.1	8.2	
Souley Bah	91.7	\$1,123,007	\$1,232,100	91.1	83	90	92.2	79.2	4.9	
Corey Neff	90.2	\$1,201,804	\$1,313,700	91.5	128	144	88.9	80.5	5.2	
VII Nick Moore	116.7	\$1,110,053	\$840,900	132.0	73	72	101.4	74.5	51.9	
VIII Ernest Powell	120.5	\$789,597	\$602,400	131.1	69	51	110.0	73.5	50.8	
Moswen Taylor	100.2	\$693,051	\$682,500	101.5	89	90	98.9	75.7	16.8	
Brandon MacDonald	94.6	\$750,535	\$900,900	83.3	124	117	106.0	75.5	-4.2	
IX Kris Thieme	95.2	\$654,124	\$624,600	104.7	54	63	85.7	74.9	20.5	
John Young	94.8	\$579,849	\$575,700	100.7	64	72	88.9	77.5	15.9	
X Jay Washington	133.7	\$699,250	\$430,200	162.5	85	81	104.9	74.6	87.1	
Hart-Lewicki	122.2	\$682,330	\$507,600	134.4	55	39	110.0	83	54.6	
Johnson-Subero	110.1	\$451,584	\$398,100	113.4	64	60	106.7	73.3	30.4	
XI Hemerson Gonzalez	151.0	\$523,652	\$272,700	192.0	52	34	110.0	94	N/A	
Albert Serur	141.3	\$470,782	\$272,700	172.6	59	42	110.0	82	N/A	
Josh West	131.5	\$757,800	\$495,300	153.0	67	60	110.0	76.7	352.9	
Evan Holzhauser	130.6	\$513,128	\$318,300	161.2	63	63	100.0	76.4	580.7	
Fisher-Zuzick	123.4	\$290,019	\$212,100	136.7	36	27	110.0	85	N/A	
Andre McCallum	121.8	\$243,041	\$181,800	133.7	42	29	110.0	93	N/A	
London Nelson	111.1	\$135,953	\$121,200	112.2	27	9	110.0	90	N/A	

CATEGORY I



1
SUSAN GILBERT
LINCOLNWOOD, IL

CATEGORY II



1
DARRELL DOREY
MAHONE BAY, NS



2
LISA JOHNSON
SUMMERSVILLE, WV

CATEGORY III



1
IRENE RURYCZ
PARMA, OH



2
CARL ZABLOTNY
LAS VEGAS, NV

CATEGORY IV



1
JANIS PITTS
MOORINGSPOIT, LA



2
AMANDA CROSS
LEXINGTON, KY



1
LISA WEST
JACKSONVILLE, FL

CATEGORY V



2
RALPH BEARD
FRANKLIN, TN



1
JAYMZ HALL
WOODBURY, MN



2
JEANETTE DODD
LAKE HOPATCONG, NJ

CATEGORY VI

CATEGORY VII



1
BRYAN UHL
CHIPPEWA LAKE, OH



2
DONNA ALTSHUE
NORMAL, IL

CATEGORY VIII



1
MARK ARMSTRONG
WINNIPEG, MB



2
RACHEL SHELTON
DENVER, CO

1ST SIGNED TG



KELLY PENICK
BURLESON, TX

TOP MANAGERS

CATEGORY I



1
TAMI WILLIAMS
WESTFIELD, IN

CATEGORY II



1
JUDY SPADE
LIBERTY CENTER, OH

INDIVIDUAL REPS: SEPTEMBER

Category	Rank	Rep	Cards	Obj	% Obj
I	1	Susan Gilbert	1,219	1,492	81.7%
	2	Darrell Dorey	3,404	1,415	240.5%
	3	Lisa Johnson	1,898	1,223	155.2%
II	1	Irene Rurycz	1,613	1,088	148.3%
	2	Carl Zablony	1,265	1,152	109.8%
	3	Timothy Leary	954	1,155	82.6%
III	1	Janis Pitts	937	983	95.3%
	2	Amanda Cross	842	968	86.9%
	3	Larry Lozano	934	897	104.1%
IV	1	Lisa West	1,418	856	165.7%
	2	Ralph Beard	972	774	125.6%
	3	Larry Lozano	934	897	104.1%
V	1	Jaymz Hall	1,299	681	190.7%
	2	Jeanette Dodd	1,093	733	149.1%
	3	Sarah Thomson-Dufrechou	939	730	128.6%
VI	1	Bryan Uhl	737	592	124.5%
	2	Donna Altshue	582	649	89.7%
	3	Dianna Lueke	523	633	82.6%
VII	1	Mark Armstrong	1,376	425	323.9%
	2	Rachel Shelton	836	425	196.7%
	3	Jessica Christersson	742	425	174.6%
Rookie	1	Jaymz Hall	1,299	681	190.7%
IceBreaker	1	Mark Armstrong	1,376	425	323.9%

ALL TIME RECORD: 18,960 Cards

INDIVIDUAL REPS: YTD

Category	Rank	Rep	Cards	Obj	% Obj
I	*1	Brenda Di Somma	25,882	20,592	125.7%
	2	David Scalisi	17,397	15,741	110.5%
	3	Jessica Treybick	15,852	17,694	89.6%
II	*1	Anna Guido Rohrer	13,606	12,276	110.8%
	2	Lisa Johnson	10,284	11,007	93.4%
	3	Darrell Dorey	11,511	12,735	90.4%
III	*1	Carl Zablony	11,060	10,368	106.7%
	2	Krissa Hensley	9,460	9,945	95.1%
	3	Michael Cooper	9,332	10,170	91.8%
IV	*1	Vivian Dwyer	9,704	9,198	105.5%
	2	Janis Pitts	7,639	8,847	86.3%
	3	Amanda Cross	7,494	8,712	86.0%
V	*1	Kevin McKeen	10,716	7,155	149.8%
	2	Ralph Beard	8,945	6,966	128.4%
	3	Lou Nell Busby	7,388	8,046	91.8%
VI	*1	Sarah Thomson-Dufrechou	12,027	6,570	183.1%
	2	Cindy Kunce	9,849	6,759	145.7%
	3	Becky Cutler	6,764	6,921	97.7%
VII	*1	Melissa Lively	7,430	5,249	141.6%
	2	Dianna Lueke	6,696	5,697	117.5%
	3	Barbara Rabelo	4,884	5,310	92.0%
VIII	*1	Rachel Shelton	6,511	3,825	170.2%
	2	Jessica Christersson	4,143	3,825	108.3%
	3	Criseida Hernandez	3,502	3,825	91.6%

ALL TIME RECORD: 61,879 Cards — DENISE BOWYER

MANAGERS: SEPTEMBER

Category	Rank	Manager	Cards	Obj	% Obj
I	1	Tami Williams	7,761	7,741	100.3%
	2	Christa Davis	7,299	7,919	92.2%
II	1	Judy Spade	5,991	5,959	100.5%

MANAGERS: YTD

Category	Rank	Manager	Cards	Obj	% Obj
I	*1	Brian Ryan	63,608	72,737	87.4%
	2	JT Tasker	52,703	61,355	85.9%
II	*1	Judy Spade	48,878	53,627	91.1%
	2	Dawn Trudden	49,734	59,418	83.7%
III	*1	Katherine Pratt	31,070	38,010	81.7%
	2	Chuck Hill	32,544	40,261	80.8%

MOST ORIGINAL CARDS GENERATED: YTD

- 1** TRAVIS DANIELS 7,145
- 2** ROBIN ANDRADE 5,264
- 3** MALKA ARONY 4,626








1
TRAVIS DANIELS
TIONESTA, PA

PUBLIC RELATIONS CATEGORIES ARE AS FOLLOWS

Rep Categories I-VIII assigned using average of leads generated last 3 years. For Reps with less than 3 years of service, 425 cards per month was applied for months with no production unless the average of their actual production was higher. To be recognized at Convention, Rep must meet minimum 80% of Objective.

Manager Categories I-III assigned using average of lead production last 3 years for their respective territories. To be recognized at Convention, Manager must meet minimum 80% of Objective.

WORLD'S GREATEST BONUS

1	2	3	4	5
				
\$11,430 Zach Hart	\$8,706 Theodore Pappas	\$8,100 Altig-Orlovic	\$7,600 Simon Arias	\$7,148 James Cunningham

SEPTEMBER BONUS LEADERS | PAYOUT: \$1,793,078 | QUALIFIERS: 3,864

\$11,430 Mohamad Raychouni	\$3,145 Pa Alieu Kasseh	\$2,363 Jose Cuellar	\$1,963 DeAnthony Hartman	\$1,679 Jonathan Da-al	\$1,463 Nicholas Vollmer
8,706 Carmen Arroyo	3,128 Richard Carter	2,362 Marko Subotin	1,957 Mari Andrade	1,648 Vanessa Mendez	1,460 Shabir Tahir
8,100 Trenton Miller	3,094 Adem Abdula	2,357 Frederick Baltimore	1,947 Ian Pickett	1,644 Victor Romero	1,444 Heamoni Loloma
7,600 Steven Dell	3,088 Jorge Leon	2,351 Ryan Ohm	1,947 Loraine Harris	1,642 Christopher Bungay	1,443 Roxana Campos
7,148 Ashley Rust	3,084 Xander Davis	2,339 Peter Kaplanis	1,941 Magaly Una	1,640 Timothy Copenhaver	1,443 Andrea Owens
6,902 Hany Mikhail	3,043 Kelechi Anele	2,332 Serge Brouillette	1,934 Mario Hajro	1,634 Liza Cacevic	1,438 Michael Hrvatin
6,544 Nicklaus Boker	3,038 Hans Klink	2,332 Logan Klink	1,933 Allison Kusgen	1,633 Mario Francis	1,436 Jonathon Massingill
5,992 Kalen Dugan	2,988 Shannon Stroud	2,326 Jordan Viaje	1,933 Lee van Delft	1,630 Mike Mangaoang	1,430 David Taylor
5,771 Kevin Ishikane	2,987 Mark Lomonaco	2,322 Rahmatullah Romal Omid	1,928 Christina Pinnock	1,618 Zachary Poker	1,427 Julie Arahamian
5,709 Sandra Dumas	2,985 Michael J Romero	2,293 Brian Cabral	1,917 Scott Remmey	1,616 Collette Burgess	1,426 Sheila Medcalf-Wilson
5,654 Omar Hashimi	2,977 George Kamel	2,289 Matthew Code	1,916 Maxon Elozier	1,608 Christa Frazier	1,425 Amy Pittman
5,528 Douglas Ewers	2,956 Amy Montelius	2,283 Nella Lejeune	1,915 Kevin Davis	1,605 Horace Johnson	1,425 Harvey Quinn
5,510 Roger Fredericks	2,956 Chris Gonzales	2,281 Kurt Overy	1,913 Carl Gretz	1,602 Corey Lavigne	1,421 Pablo De La Cruz
5,452 Iffrah Tahir	2,898 Ellen Tuttle	2,274 Justin Thompson	1,878 Jorge Alvarez	1,595 Jacob Bennett	1,419 Davelle Lee
5,446 Tanner West	2,893 Vincent Radisek	2,268 Nathan Brace	1,875 Ameenah Little	1,594 Alex Grushko	1,412 Igor Melcharek
5,427 Jean Joseph	2,846 Eric LaBossiere	2,265 Stephen Bowen	1,871 Matthew A Wilson	1,592 Marcell Mara	1,411 John Wegley
5,141 Dorota Rusew	2,831 Jacob Stephens	2,246 Joel Trask	1,870 Michelle Hassanali	1,589 Kelly Ekker	1,411 Yolette Mompoin
4,907 Muhammed Ashraf	2,807 Alyssa Sadler	2,231 Nicole Mead	1,864 Holly Simpson	1,588 Renee Zinsky	1,407 Shonda Lewis
4,806 Weslee Cajeras	2,805 Conor Markins	2,213 David Melendrez	1,845 Leonardo Alsina	1,588 Zachary Taylor	1,400 Carly Baird
4,799 Lily Sakai	2,796 Carly Ferraro	2,213 Ashkan Khoshmagham	1,842 Roxie Soto	1,587 Jesse Benwell	1,396 Steven Counts
4,633 Joshua Dishong	2,715 Caleb Amoros	2,204 Jerome Benenati	1,837 Justin L Brown	1,584 Felipe Machado-Santanna	1,394 Gregory McDuffie
4,614 Al-Karim Walji	2,698 Isabella Xia	2,169 Lleison Martinez	1,837 Eno Iftiu	1,578 Christie Jauch	1,390 Mike Allen
4,532 Casey Jarratt	2,688 Kareem Mutia	2,158 Paula Onuoha	1,832 Erin Allen	1,578 Daniel Bean	1,389 Daniel Bean
4,469 Jillian Getz	2,682 Sophia Cowie	2,157 Matthew Ficarra	1,831 Ifeanyi Ufonde	1,577 Corey Lumley	1,376 Danny Arnold
4,399 Dina Boghdady	2,668 Rovena Lulgjuraj	2,142 Benjamin O'Lena	1,829 Ricardo Alanis	1,573 Ebony Romain	1,368 Zachariah Hays
4,309 Anton Ljuljduraj	2,651 Ikram Al-Shobaki	2,139 Kory Louvelle	1,829 Soala Wariboko	1,572 Carlo Trinidad	1,366 Nathan A Johnson
4,186 Max Quasem	2,634 Abeni Reynolds	2,136 Arman Masomzadeh	1,827 Andrew Leah	1,564 Laurekins Pardovani	1,363 Hannah Bailey
3,882 Joe Lewo	2,631 Nelson Radnoty	2,135 Claudia Jacquet	1,823 Altina Arakelian	1,559 Ayesha Manzoor	1,359 Daryl DeWindt
3,833 Gjon Ljuljduraj	2,626 Martin Guerrero	2,124 Anthony Scaccia	1,805 Iliana Gonzalez Mujica	1,556 Antonio Evans	1,355 Richard Millington
3,794 Andrew Chambers	2,626 Evelyn Howell	2,104 Bobby Park	1,801 Matthew Roebke	1,551 Daymon Green	1,345 Ashley Hunter
3,720 Cherrish Taylor	2,599 Patrice Ket	2,099 Adam Kidikas	1,783 John Lamere	1,541 Ruben Soberanes	1,345 Sullena Staton
3,719 Mark Diskin	2,566 Derya Ekren	2,091 Justin Sutton	1,783 Stephanie Novel	1,540 Jovencio Sales	1,342 Kristine Whiting
3,529 Nicholas Chuma	2,520 Benjamin Ainscough	2,088 Nidajaved Cheema	1,770 Elba Diaz	1,538 Ayishatu Nuhu	1,341 Steve Hartman
3,497 Mack Hanna	2,507 Damaris Trejo	2,083 Samuel Marzula	1,767 James Velasco	1,537 Jordan Mabin	1,341 Jasano Gales Brooks
3,465 Ronald Davis	2,488 Babajide Obashoto	2,082 Tony Georges	1,758 Irene Simisim	1,536 Joseph Rotolo	1,340 Debra Kelly
3,423 Meenakshi Chavis	2,473 Arif Hajro	2,068 Alex Gonzales	1,758 Sylvain Kalombo	1,521 Jimarr Gallon	1,337 Jennifer Anthes
3,412 Douglas Clarke	2,461 Mahdi Dergham	2,060 Marvin Gonzalez	1,753 Sousan Samadzade	1,507 Laura Toney	1,331 Paige Holehouse
3,380 Ngan Pham	2,429 Vera Leus	2,054 Stephanie Kauffman	1,751 Gregory VanSuch	1,506 Edmond Obodai	1,328 Mitchell Messer
3,300 Michael Battaglio	2,420 Denis Snyder	2,034 Andrew Kespelher	1,720 Andrew Bishop	1,502 Eugene Kashkin	1,323 James Sherwood
3,225 Matthew Castelli	2,419 Joey Kennedy	2,026 Sungmin Hwang	1,712 Daniel Jolovich	1,493 Juan Nunez	1,322 David Winker
3,223 Hazem Aboueldahab	2,416 Eric Okoemu	2,008 Lindsay Staffery	1,697 Rakeem Miller	1,490 Ehizojie Okoemu	1,321 Michael Ezeafulukwe
3,217 Austin A Smith	2,406 Mark Bernsdorff	1,991 Jenny Alvarez	1,697 Dustin Dunbar	1,480 Anthony Salerno	1,318 Twana Smith
3,200 Jason Khodadadian	2,384 Nicholas Jones	1,986 Richard Tabanji	1,694 Christy Anderson	1,475 Christy Mitchell	1,318 Fabiola Del Palacio
3,177 Aref Sayegh	2,381 Kelvin Ellmers	1,974 Christopher Ramiro	1,691 Jaaan Torres	1,472 Dominic Meehan	1,317 Nathan Winn
3,159 Alipate Makaui	2,380 Justin Boes	1,974 Shawn Kelley	1,688 Keith Waldron	1,470 Greta Wilson	1,314 John Streit
3,150 Michael van Delft	2,376 Atiya Bell	1,965 Ed Offert	1,686 Matthew Zang	1,463 William Hale	1,312 Chris Lewis

\$1,302 Andrew Severson	\$1,232 Hector Martinez River	\$1,180 Jeffrey Atkinson	\$1,118 Jose L Garcia	\$1,043 Brock Lampee
1,302 Damaris Henderson	1,231 David Watkins	1,179 Leonardo Perez	1,118 Johnny Fuller	1,077 Bethany Evans
1,297 Julio Salazar	1,231 Truman Falkner	1,177 Latrece Watson	1,117 Preston Klutz	1,075 Alesia Castro
1,295 Ian Zollos	1,224 Amy Shui	1,173 Cody Reed	1,116 Jordon Graham	1,075 Maria M Ramirez
1,292 Rowena Bautista	1,220 Jessica Daniels	1,173 Jean Etahe Limongo	1,113 Joseph Ciliberti	1,074 Pablo Solis
1,290 Christopher Pabon	1,218 Monica Montgomery	1,172 Sina Heak	1,111 Shane Valentine	1,073 Janel Wilder
1,287 Audreanna Powell	1,218 Nura Miah	1,166 Iris Saavedra	1,108 Stephanie Harris	1,071 Blake Tomblin
1,280 Cleopatra Sola	1,218 Jahara Clark	1,165 Sarah May	1,105 Cory McNutt	1,070 Nathan Sloane
1,279 Felicia Steele	1,210 Bryon Eddinger	1,161 Jamy Delgado	1,103 Darcy Gaige	1,070 Lishbeht Ramos
1,272 Hunter Welty	1,207 Brian Melvin	1,158 Harold Durana	1,102 Dante Johnson	1,069 Michael Giachetti
1,271 Kelly McDonald	1,200 Patrick Donovan	1,154 Michael Mamalakis	1,101 Renee L Cunningham	1,064 Jozef Tinaj
1,269 Stuart Pagan	1,200 Joseph Kanaan	1,154 Kathryn McDermott	1,101 Nicole Cenknor	1,063 David Welborn
1,267 Alex Miller	1,200 Thomas King	1,153 Carmela Pellen	1,100 Patrick Locke	1,063 John Bautista
1,267 Cristian Ahumada Pena	1,199 Matthew Dunn	1,152 Alicia Wear	1,096 Joseph Sarasin	1,062 Lee Jeffers
1,261 Jennifer Wehrle	1,199 Peter Padro	1,151 Basulu Seniceva	1,096 Michael Hood	1,062 Colin Ghee
1,261 Jeremy Doucet	1,194 Vincent Massari	1,150 Bryan Hohenthauer	1,096 Becca Osmer	1,058 Chaz Whittaker
1,258 Eric Peyton	1,192 Kelsey Hayes	1,145 Joshua Jahnish-Maltese	1,095 Gina Stokes	1,057 Heather Nickerson
1,253 Landy Barthelemy	1,191 Mustafa Saadoon	1,145 Jon Golin	1,094 Kristopher Bour	1,053 Kashala Guیدن
1,244 Christina Blake	1,189 Jack Elder	1,144 Karen Fleming	1,092 Ryan Vance	1,053 Steven Valentim
1,244 Bryan Fronberger	1,189 Alisha Smith	1,140 Murilo Farina	1,091 Lino Strussione	1,050 Steven Phillips
1,240 Phi Phan	1,188 Desmond Martin	1,133 Oravis Obregon Vila	1,090 Patricia Santamarina	1,050 Kierra Smith
1,237 Kealakai Enomoto	1,187 Larry Phillips	1,132 Ariel McAlister	1,089 Aaron Boudreaux	1,048 Elaina Vecchio
1,235 Hasan Ghazal	1,186 Ashley Bates	1,130 Mary Franklin	1,083 Brad Toyama	1,047 Janelle Dutra
1,235 Mitchell Mickovic	1,184 Maria Avila	1,124 Anthony Marsella	1,080 Marsei Hogan	1,045 Cameron Ontko
1,233 Jessica Guerrero	1,183 Wendy Chaya Paredes	1,120 Breann Haley	1,080 Miguel Castillo	1,045 Daniel Paravisini



SA/GA/MGA EXTRA MONTHLY BONUS

1 MOHAMMAD RAYCHOUNI \$2,858 Zach Hart	2 NICKLAUS BOKOR \$1,636 S-S-Parks-Salvaggi	3 MUHAMMED ASHRAF \$1,227 Theodore Pappas	4 DINA BOGHADAY \$1,100 Altig-Orlovic	5 GJON LJULIDURAJ \$958 Hart-Dushaj
6 MARK DISKIN \$930 Simon Arias	7 NICHOLAS CHUMA \$882 S-S-Bendure-Hartwig	8 MICHAEL BATTAGLIO \$825 Evan Holzhauser	9 MATTHEW CASTELLI \$806 Giglione-Ackerman	10 JASON KHODADADIAN \$800 Theodore Pappas

SEPTEMBER BONUS LEADERS | PAYOUT: \$106,911 | QUALIFIERS: 901



LEADERSHIP BONUS

1 MARK NEILSON \$32,810 Altig-Orlovic	2 JOSEPH GOJCAJ \$23,526 Zach Hart	3 MARIO HAJRO \$16,697 S-S-Parks-Salvaggi	4 ERIC THOMPSON \$16,507 S-S-Parks-Salvaggi	5 BRENT BOWLING \$15,515 S-S-Parks-Salvaggi
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SEPTEMBER BONUS LEADERS | PAYOUT: \$1,273,707 | QUALIFIERS: 665

\$ 32,810 Mark Neilson	\$ 6,497 Michael Burningham	\$ 4,073 Ariana Jones	\$ 2,869 Muhammed Ashraf	\$ 2,222 Sean Brannan	\$ 1,631 Mary-Delores
23,526 Joseph Gojcaj	6,408 Michael Russin	4,050 Marquel Burns	2,860 Shanita Ellmers	2,145 Alfredo Garcia	1,626 Ayarzagoitia
16,697 Mario Hajro	6,325 Anita Ferris	4,042 Johnny Ramos	2,827 Valentino Kalaj	2,139 Angel Martinez	1,620 Daniel Walton
16,507 Eric Thompson	6,144 Travis Vaughn	4,040 Mark Auvil	2,809 Dylan Johnson	2,136 IP Harris	1,620 Daniel Perkins
15,515 Brent Bowling	6,095 Clint Perry	4,017 Rachel Brown	2,784 Sokol Fazliu	2,082 Ryan Vance	1,599 David Wang
13,584 Bobby Swzaja	5,969 Patricia Contreras	3,981 Joseph Tomanovich	2,724 Brandon Dusevic	2,053 Matthew Hudlin	1,594 Everett Farr
13,514 Bobby Gujral	5,915 Derek Foore	3,965 Jovania Scarlett	2,719 Sean Shephard	2,049 Dominick Williams	1,573 Alex Kae
13,029 Paul Smith	5,898 Patrycja Grudzinska	3,938 Jon Morrow	2,719 Doris Martinez Garcia	2,034 Michael van Delft	1,565 Daniel Foore
11,690 Blake Higuchi	5,784 Jeffery Thiel	3,918 Steve Hartman	2,705 Christopher Hintz	2,029 Alma Lozano	1,560 Antoinette Williams
11,036 Dario Messina	5,740 Corey Helly	3,902 Darius Rowan	2,700 Sara Vaz	2,009 Cristina Fox	1,540 Danny Juskiw
10,509 Britton Costa	5,653 Duni Olusegun	3,829 Kelly Ekker	2,695 Bryanna Campos	2,006 Michael Giachetti	1,536 Roberto Rodriguez
10,407 Sergio Carta	5,640 Steven King	3,782 Jeffrey Hall	2,679 Yussuf El-Zein	1,950 Keith Dymnioski	1,531 Tony Geer
10,324 Slavita Hut	5,504 Doron Freud	3,760 James Sherwood	2,651 Andrew Hynan	1,926 Kaitlyn Brandt	1,520 Jared Guglielmino
9,945 Zach Otto	5,500 Beau Locker	3,746 James Harding	2,639 Peter Gabranski	1,913 Elijah Brown	1,512 Rebecca Mehlinger
9,700 Ryan Stenglein	5,471 Bobby Hamilton	3,707 Michael Gerstein	2,631 Christie Jauch	1,906 James Sodan	1,498 Ryan Torres-Torioka
9,661 Johnny Ly	5,450 Peter Kwiatkowski	3,704 Julian Dickinson	2,627 Christopher Buttacavoli	1,892 Nic Iagulli	1,495 Alfretz Costello
9,606 Duane Shaw	5,440 Alan Sedaghat	3,684 Christopher Bungay	2,603 Christopher Stevens	1,880 Robert Hughes	1,485 Abraham El Refaei
9,427 Phi Phan	5,410 Ed-Maggie Myrthil	3,617 Matthew Diulus	2,597 Andrew T Wagner	1,880 Francesca Veltri	1,478 Jonathan Russell
9,047 Sabrina Kryshundayal	5,319 Yemi Akinade	3,611 Michael Joseph	2,588 Eyad Awdi	1,876 Aaron Parsons	1,474 Marlon Hernandez
8,827 Kimberly Hamilton	5,090 Michael Mandella	3,591 Craig Stropmf	2,578 Sylvain Kalombo	1,875 Jonathan Jones	1,464 Mark Lomonaco
8,724 Rahmatullah Romal Omid	5,043 Phillip Waisman	3,578 Aaron Parks	2,561 Joshua Olin	1,860 Evan Donoghue	1,443 Jordan Hallman
8,324 Luay Ghawi	5,026 Jesus Romero	3,568 Carey Hartman	2,561 Michael Clemente	1,851 Joshua Yurinko	1,435 Michael Ezeafulukwe
8,307 Mavrick Fredericks	4,938 Ashley Clarke	3,564 Matthew Cartwright	2,556 Edward Leon	1,849 Charley Forshee	1,423 John Lamere
8,266 Elias Boles	4,880 Ronald Rivera	3,527 Tiffany	2,546 Atta Saleh	1,838 London Burnett	1,421 James Cassie
8,193 Matthew Conrad	4,826 Claude Hamilton	3,489 Daniel Umbertone	2,536 Kelechi Anele	1,820 LaDelus Brown	1,413 Chris McFoy
8,149 Aaron Friedlander	4,824 Darcy Schrieber	3,471 Dustin Dunbar	2,522 Zakary Labieniec	1,786 Jessica St Pierre	1,409 Dina Boghdady
8,080 Shahab Mahdavinejad	4,809 Samuel Boyle	3,447 Michael Musso	2,511 Timothy Bugge	1,776 Temesghen Starr	1,396 William Tompkins II
7,663 Gregory Rudolph	4,735 Travis Kovach	3,447 Michael Musso	2,505 Christopher Bentley	1,775 Sean Hansen	1,390 James Marks
7,640 Jeffrey Espinal	4,661 Joshua Krueger	3,438 Ransy Vazquez	2,480 Chris La Fond	1,772 Rex Munsey	1,387 Marcus Moody
7,561 Clayton Slaughter	4,654 Begona Patino-Lopez	3,424 Jesse Rennich	2,459 Tyler Worstell	1,759 Jeffrey von Kienast	1,386 Selina Maldonado
7,555 Walter Icaza	4,653 Max Akers	3,389 Brandon Neal	2,437 Patrick Guthrie	1,754 Asiguy Haugabook	1,381 Rubin Chaimov
7,407 Jason Bratin	4,558 Razan Zarba	3,382 Jeffrey A Smith	2,431 Tiffani Tavormina	1,748 Eric Snyder	1,380 Thomas Vena
7,375 Mark Lahijani	4,484 Jessica Davis	3,376 Andrew McQuade	2,422 Jennylyn	1,744 Darrin Roberts	1,359 Daniel Schwartz
7,268 Magda Figueiredo	4,391 Marisa Willgruber	3,307 Mark Beckford	2,418 Militante-Radnoty	1,742 Karima Hartani	1,351 Todd Riescher
7,111 Elyse Bryan	4,383 Joshua Jackson	3,285 Donald DeVoise	2,418 Richard Rozolsky	1,740 Carlos Iraheta	1,345 Ryan McIntosh
7,078 Carlo Buhay	4,380 Lauren Coyne	3,279 Bryan Juskiw	2,373 Spencer Simmons	1,733 Jessica Santamarina	1,339 Nasr Quadri
7,045 Brody	4,325 James Tolley	3,220 Jose Viramontes	2,365 David Staffieri	1,721 Tanner Duy	1,338 Victor Weber
6,986 Maughan-Evanson	4,316 Javier Diaz	3,132 Dan Ikei	2,344 Jagdish Sukhu	1,712 Kamal Tayyib	1,336 Cynthia Hettchen
6,986 Scott Wheeler	4,303 Steven Dell	3,110 John McGrath	2,327 Brandon Summerton	1,699 Payam Sami	1,333 Michael Russo
6,905 Adrienne Bragas	4,274 Rita Rider	3,090 Michael Stuver	2,315 Omar Billy	1,690 Francis Ingulli	1,325 Matthew Bogle
6,828 Adam Kidikas	4,261 David Hausman	3,085 David Rigney	2,313 Matthew Turnquist	1,690 Laura Dennee	1,317 Kevin Butchino
6,685 Brenda Fox	4,130 Mike Paragiou	3,073 Randall Cook	2,291 John Santosuosso	1,662 Daniel Prinzo	1,316 Deaveon Francisco
6,661 Mohamad Raychouni	4,127 Steven Phillips	3,058 Levar Morgan	2,277 Mele Makau	1,659 Morgan Lobello	1,308 Tyler Boulden
6,651 Justin Adams	4,114 Jeffrey Hudson	3,037 Michael Jang	2,236 Nathan Doyle	1,643 Ryan Wilson	1,308 Jacob Brown
6,606 Bruce Viaje	4,108 Chase Miller	3,021 Hunter Welty	2,231 Ryan Hall	1,636 Tucker Gregor	1,305 Alexis Pineiro
6,570 Kyle Wrobel	4,107 Jonathan Giaco	2,985 Jonni Ng			

RGA LEADERSHIP BONUS

1



RYAN FICKERT

\$50,574
Zach Hart

2



LEVAR MORGAN

\$30,711
Theodore Pappas

3



COREY HELLY

\$29,111
Gigliione-Ackerman

LEADERSHIP BONUS - CONTINUED

\$ 1,301 Kody Kramme	\$ 1,153 Aaron Osterrieder	\$ 1,008 Theodore Ryan	\$ 856 Jordan Lacy	\$ 706 Romas Noor	\$ 593 Tiffiney Harmouche
1,278 Casey Helly	1,149 Bilal Farsakh	1,004 Drew Herstine	844 Nicole Preston	706 Kellie Hoffman	592 Anthony Greco
1,273 Christopher McGlynn	1,148 Jorge Toribio	993 Jonathan Phillips	843 Charles Purnell	704 Tristan Dlabik	590 Austin Edwards
1,272 Roger Fung	1,137 Ryan Ohm	992 Andrew Bishop	832 Maurice Coleman	700 Jamie Winters	585 Derrick Mason
1,266 Steven Barton	1,137 Thomas Longino	960 Keith James	831 Jadelene Welty	693 Candace Minor	581 Robert Boyd
1,263 Andrew Chambers	1,134 Michael Raven	954 Patrick Knouse	830 David Stuart	687 Gregory Caldwell	581 Jonathan Maust
1,261 Heriberto Chavez	1,131 Derya Ekren	947 Amy Baird	830 Bryan Czajkowski	681 Manuel Diaz	579 Kenan Hyseni
1,258 Erin Allen	1,128 Mitch Duplantis	944 Dianka Blash	828 Aleanya Moore	676 DeShawn Moore	577 Kathryn Gilluly
1,256 Jenna Gula	1,125 Roxie Soto	916 Melne Hughes	810 Raynaldo Lafontant	673 Jinelly Urena	575 Mickey Adkins
1,247 Matthew Dawson	1,106 James Muir	914 Mariam Shahid	809 David Ramirez	668 John Vacca	563 Deborah Mitchell
1,211 Allison Kusgen	1,101 Joel Nunez	901 Edrick Tercero	809 Erica Robertson	666 Jennifer Jantzen	555 Zachery Kertulis
1,206 Joshua Goodman	1,095 Michael Barlettano	889 Shayla Williamson	809 Erica Robertson	663 Andrew Severson	552 Glenn Arakawa
1,200 Daniel J Johnson	1,091 Michael Capps	885 Denis-Michael Catalano	775 Jeffrey Tillman	663 Hunter Houvener	550 Ebuwa Otagho
1,200 Crystal Vairetta	1,089 Aleksii Yi	881 Kevin Davis	766 Danielle Morales	656 Laurence Moore	538 Nicholas Chuma
1,194 Stuart Pagan	1,086 Kingsley Ibeh	881 Eric Butt	759 Logan Klink	648 Saul Lopez	533 Toni-Ann Allen
1,191 Aaron Patt	1,077 Gjon Ljuljduraj	878 Dwayne Gomez	754 Marie Laine	646 Lindsey Dettwiller	530 Alyssa Libby
1,190 Steven Sparkes	1,051 Bradley Fordyce	878 Richard Millington	753 Jeanette Ramirez	644 Alix Albright	520 Mark Bernsdorff
1,188 Claudia Jacquet	1,048 Zoltan Krecsko	878 Kasey L White	744 Ryan Marrero	631 Tammy Gawron	512 Travis Picklesimer
1,174 Mayra Robles	1,035 Micah Focken	877 Jose Anderson	734 Taurean Flournoy	626 Marie Campbell	510 Brandon Baker
1,170 Joseph McCallister	1,031 Joshua Morris	876 Rocky Silvernail	734 Ross Ewen	624 Daniel Charron	507 Avery Hearn
1,166 Andrew McAughey	1,019 Anthony Spataro	864 Steven Baum	731 Trevor Smith	616 Lisa Richardson	502 Daniel Jiles
1,162 Reynolds Akuamo	1,017 Ryan Witham	864 Evan VanErp	726 William Thomas	616 Deborah Noga	501 Lino Strussione
1,156 Zachary Button	1,015 Tiffany Beadnell	864 Alexis Gomez	709 Joy Vann-Austin	597 Bruce Alford	

SEPTEMBER BONUS LEADERS

PAYOUT: \$582,385

QUALIFIERS: 120

\$ 50,574 Ryan Fickert	\$ 7,086 Sara Vaz	\$ 3,951 Samuel Cohen	\$ 2,401 Brody Maughan-Evanson	\$ 1,570 Tiffany Babin-Washington	\$ 1,053 Britton Costa
30,711 Levar Morgan	6,809 Joseph Tomanovich	3,835 Morgan Lobello	2,291 Amr Shater	1,569 Evan Donoghue	1,032 Melinda-Rae Lyse
29,111 Corey Helly	6,323 Sean Velasquez	3,786 Patrick Knouse	2,250 Samantha Ralston	1,552 Ryan Wilson	1,031 Jonathan Jones
23,576 Thomas Vena	6,222 Michael Gerstein	3,762 Blake Higuchi	2,129 Dustin Dunbar	1,536 Zoltan Krecsko	1,023 Yemi Akinade
22,783 Bobby Gujral	6,210 Scott Wheeler	3,627 Jessica Santamarina	2,062 Kimberly Hamilton	1,521 Michael Clemente	1,021 Anthony Mazurkewicz
20,425 Reynolds Akuamo	6,145 Jeffrey von Kienast	3,544 Mike Paragiou	2,012 Alipate Makai	1,533 Brandon Summerton	993 Joshua Olin
20,262 Matthew Diulus	6,081 Shalom Chaimov	3,512 Daryl Graham	1,966 Jonni Ng	1,521 Michael Clemente	975 Dan Ikei
19,372 Justin Adams	5,784 Christopher Hintz	3,268 Ryan McIntosh	1,848 Michael Russo	1,511 Yussuf El-Zein	932 Steven King
17,351 Andy Batten	5,305 Jeremy Rivers	3,220 Charles Ferrari	1,844 Clayton Slaughter	1,503 Harold Durana	928 Denis-Michael Catalano
15,557 Walter Icaza	5,152 Chris La Fond	3,140 Bobby Hamilton	1,808 Magda Figueiredo	1,496 Alma Lozano	922 Ryan Hall
15,269 Robert Janev	5,076 Darcy Schrieber	3,044 Dylan Murphy	1,771 Tommy Conard	1,378 Joshua Dishong	893 Lauren Coyne
13,806 Beau Locker	5,051 Christopher Bentley	2,991 Kerry Zorns	1,755 David Hausman	1,358 Richard Dyer	886 Andre Bent
13,583 Michael Russin	4,921 Jinelly Urena	2,851 Randall Cook	1,715 Aaron Parsons	1,289 Hunter Houvener	788 Rahmatullah Romal Omid
11,528 Mark Neilson	4,895 Jeffrey Hall	2,758 Luay Ghawi	1,695 Anthony Theriault	1,272 Bruce Alford	777 Steven Barton
9,421 Matthew Turnquist	4,628 Paul Kelly	2,661 Alexandra Graham	1,692 Ransy Vazquez	1,202 Daniel Schwartz	749 Joshua Jackson
8,485 Gary Slocum	4,563 Ryan Stenglein	2,600 Duni Olusegun	1,692 Johnny Ly	1,175 Ronald Rivera	645 Mark Beckford
8,434 Jorge Guerra	4,355 Brian Schreiter	2,537 Jose Viramontes	1,638 Charley Forshree	1,122 Brent Bowling	635 Nathan Hunt
8,307 Andrew McQuade	4,128 Jessica St Pierre			1,080 Tucker Gregor	608 Sean Hansen

MGA/RGA GROWTH BONUS

MGA

1 WALTER ICAZA \$63,315 Beto Quintero	2 MARK NEILSON \$57,900 Altig-Orlovic	3 BEAU LOCKER \$56,106 Matt Henderson	4 SLAVITA HUT \$41,900 John Young	5 KIMBERLY HAMILTON \$40,423 Oldham-Gryska
6 SHAHAB MANDAVINOJAD \$38,871 Theodore Pappas	7 MATTHEW CONRAD \$38,777 S-S-Parks-Salvaggi	8 JINELLY URENA \$37,610 Jose Carvajal	9 ELIS BOLES \$37,006 Oldham-Gryska	10 ZACH OTTO \$36,288 Sabrina Lloyd

RGA

1 LEVAR MORGAN \$55,196 Theodore Pappas	2 BOBBY GWRAL \$42,718 Altig-Orlovic	3 PAUL KELLY \$36,726 Steve Friedlander	4 MICHAEL GERSTEIN \$31,908 Giglione-Ackerman	5 MATTHEW DIULUS \$28,681 Simon Arias
6 WALTER ICAZA \$28,659 Beto Quintero	7 THOMAS VENA \$28,534 Simon Arias	8 BLAKE HIGUCHI \$23,031 Altig-Orlovic	9 REYNOLDS AKUMORA \$18,532 Theodore Pappas	10 COREY HOLLY \$17,160 Giglione-Ackerman

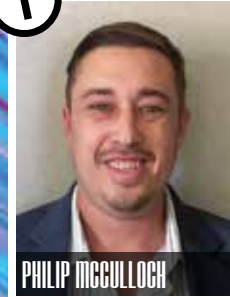



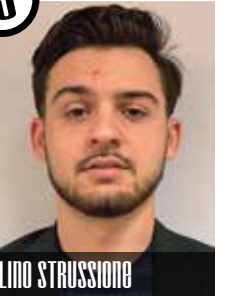
MGA ROOKIES






1 PATRICIA CONTRERAS \$31,843 Beto Quintero	2 CARLO BUHAY \$17,136 Altig-Orlovic	3 BRENDA FOX \$16,914 Hart-Dushaj	4 CLAUDE HAMILTON \$15,390 Satti-Kanaan	5 GREGORY RUDOLPH \$14,312 Simon Arias
6 RAHMATULLAH ROMAL OMID \$13,970 Mathew Hart	7 ERIC THOMPSON \$10,903 S-S-Parks-Salvaggi	8 PATRICK DONOVAN \$10,720 Altig-Orlovic	9 RANDALL COOK \$10,549 Jamison Weatherspoon	10 ED-MAGGIE MYRTHIL \$10,253 Theodore Pappas

SEPTEMBER BONUS LEADERS | PAYOUT: \$1,930,423 | QUALIFIERS: 171

SA/GA DIRECT CODE FIELD TRAINING BONUS

REINSTATEMENT BONUS

1	2	3	4	5
				
PHILIP MCCULLOCH \$7,426 Michael Vasu	DANA VELEZ \$7,256 Matt Henderson	ELCAR BUHAY \$6,088 Altig-Orlovic	CARLOS IRAHETA BARRIENTOS \$5,353 Altig-Orlovic	LINO STRUSSIONE \$4,471 Zach Hart

1	2	3	4	5
				
SAMI MOGANNAM \$4,005 Don Foti	MITCHELL LOOK \$3,855 S-S-Parks-Salvaggi	NABIL SPAHI \$2,931 Giglione-Ackerman	BRADLEY WEIGAND \$2,335 S-S-Parks-Salvaggi	LAWRENCE DENNIS \$1,511 Zach Hart

SEPTEMBER BONUS LEADERS | PAYOUT: \$366,658 | QUALIFIERS: 598

SEPTEMBER BONUS LEADERS | PAYOUT: \$61,674 | QUALIFIERS: 160

<ul style="list-style-type: none"> \$ 7,426 Philip McCulloch 7,256 Dana Velez 6,088 Elcar Buhay 5,353 Carlos Iraheta Barrientos 4,471 Lino Strussione 4,276 Arif Hajro 4,257 Eric Okoemu 3,910 Klyo Vidal 3,907 Joey Kennedy 3,794 Marlene Barrett 3,759 Dirk Tanses 3,737 Priscilla Blanco 3,675 Suzanne Moroney 3,249 Stanis Moanda 3,123 Nabil Atallah 3,058 John Torres 2,781 Alex Paguio 2,708 Stephen Davis 2,651 Charles Holt 2,559 Brandon Eck 2,546 Ryan Hritz 2,527 Landon Schlag 2,475 Jerome Benenati 2,402 Rachel Canning 2,299 Michael Jang 2,286 Jason Khodadadian 2,280 Jose Anderson 2,267 Jonathan Ramirez 2,244 Ian Rouleau 2,238 Benzack Cooper 2,218 Nathan Stuck 2,194 Michael J Romero 2,146 Chris Anderson 2,110 Adam Calnan 2,093 Raven Brent 2,089 Jessy Girard 2,073 Doris Martinez Garcia 2,065 Jeffrey Tillman 2,046 Raven Fugate 	<ul style="list-style-type: none"> \$ 2,026 Ross Ewen 1,931 Mariam Shahid 1,925 Jennifer Lespinasse 1,914 Michael Wright 1,906 Erica Robertson 1,783 Regina Koonce 1,742 Joshua Egyud 1,733 Tyler Dahlin 1,733 Kaler Turenne 1,724 Nicklaus Boker 1,714 Zinsou Ayihonsi 1,648 Ebuwa Otagho 1,597 Sean Byler 1,580 Jose Castillo 1,577 Steven Baum 1,573 Tristan Dlabik 1,563 Gjon Ljuljduraj 1,551 Daniel Pacheco 1,540 Danielle Haizlip 1,522 Troy Kasper 1,498 Angela Cardona 1,465 Kathryn Gilluly 1,452 DeShuna Smith 1,434 Aaron Gamalinda 1,417 William Thomas 1,413 Darcy Gaige 1,386 Michael Battaglio 1,379 Jeremy Osborn 1,374 Razan Zarba 1,353 Jean Romero Capote 1,350 Jacob George 1,349 Kellie Tucker 1,346 Eric Caballero 1,339 Cherell Beal 1,336 Brandon Dusevic 1,316 Rhiannon McGonigle 1,283 Jorge Toribio 1,271 Terrell Davenport 1,238 Luis Miranda 1,236 Angel Sparkes 	<ul style="list-style-type: none"> \$ 1,236 Danielle Morales 1,232 Victor Holmes 1,197 Jared Guglielmino 1,189 Jennifer Spalding 1,185 James P Raines 1,170 Shane Valentine 1,156 Tammy Gawron 1,151 Manuel Diaz 1,137 Victoria Perea 1,110 Kara Morton 1,087 Sophia Cowie 1,080 Maria Bonilla Borrego 1,079 Sara Zschau 1,077 Aleanya Moore 1,069 Erika Walker 1,065 Kevin Kennedy 1,063 Peter Tovia 1,056 Tyler Cox 1,022 Tyesha Cave 1,020 Francisco Vasquez 1,019 Carmen Pena 1,019 William Benline 999 Chad Muise 997 Alejandra Larez Morales 995 Patrick McKeown 990 Kevin Amador 983 Colin Ghee 973 Yessika Rodriguez 973 Candace Minor 963 Augusto Arango 954 George Shafiek 953 Rosicella Castro 947 Amanda Hofstra 941 Angela Rodriguez 924 Sione Maumau 906 Efa Mentuhotep Harrison 884 Jesse Medina Nunez 877 Monica Broxson 	<ul style="list-style-type: none"> \$ 877 Jessica Rosenberg 877 Travis White 876 Monica McKinney 863 Lalitha Janardhanan 862 Evan Lawrence 848 Collin Banister 839 Luis Corella Aguayo 830 Rajat Shrestha 825 Timothy Liles 822 Martin Salavec 817 Anne List 817 Jesse Weaver 812 Cheyenne Perry 807 Adrain Alfred 804 Joseph Stapleton 804 Dustin Caso 794 Carla Snair 793 Shanita Ellmers 789 Lisbeth Parra De Martinez 787 Toni-Ann Allen 785 Alexis Hawkins 781 Colleen Stephenson 780 Fouad Gerges 773 Daniel Charron 770 Nasr Quadri 769 Antonino Taormina 761 Aleatha Lowe 756 Marcell Mara 751 Emalyn Witter 751 Lena McKinney 751 Marcus Pettigrew 749 Christopher Larsen 747 Christopher O'Neal 742 Tina Fu 742 Arcelia Zizumbo 739 Myles Pryor 738 Janel Wilder 736 Jennylyn Militante-Radnoty 	<ul style="list-style-type: none"> \$ 721 Cameron Russell 717 Jonathan Conn 715 Abraham El Refaei 706 Jeff Wentworth 695 Michael Coulthard 689 Henry Jacobs 689 Austin Johnson 686 Levi Szanto 678 Ray Sami 675 Max Schober 671 Shane Roche 668 Yuhung Yeh 662 Jordan T Brown 659 Brandon Neal 655 Olivia Fields 654 Daniel Ramirez 652 Luckey Boston 635 Chabeli Aguiar Nodal 635 Mauro Capozucca 632 Jenna Gula 631 Chiara DAlessandro 628 Carolyn George 617 Rex Munsey 613 Ricky Hayward 613 Kellie Hoffman 609 Randa McCarty 607 Kempton Perry 606 Kamal Tayyib 605 Alfretz Costelo 603 Arianna McCormick 601 David Taylor 598 Corey Hallam 595 Eleanor Powell 595 Victoria Wheatley 593 Tara Maley 591 Charles Lee 588 Dina Boghdady 585 Douglas Montgomery 583 Nicole Preston 576 Jake Gelb 	<ul style="list-style-type: none"> \$ 574 Kelly Schoenherr 571 Richard Rozolsky 570 Carole Idolphine 565 Sullena Staton 565 Hugo Flores 562 Amber J Smith 560 Denise Masulit 559 Kortisha Brooks 557 Ronald Carter 546 Mohamed Shogar 544 Christina Stolle 542 Marsei Hogan 541 Ashton Chaney 539 Dominic Meehan 538 Giovanni Diduro 536 Tobechukwu Oraegbu 534 Eric Rodriguez 530 David Huber 523 Brayden Briggs 521 Antonio Chacin 521 Kristin Murphy 517 Regina Lee 516 Andrew McAughey 516 Mason Chirillo 514 Ryan Donnelly 513 Corey Helwig 505 Brandon Haley 505 Matthew McDowell 501 Anthony Aiello
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<ul style="list-style-type: none"> \$ 4,005 Sami Mogannam 3,855 Mitchell Look 2,931 Nabil Spahi 2,335 Bradley Weigand 1,511 Lawrence Dennis 1,484 Jack Keiderling 	<ul style="list-style-type: none"> \$ 1,466 Dason Phaul 1,173 Joseph B Smith 1,140 Laurekins Pardovani 1,105 Marc D'Emilia 987 Susan daCruz 937 Scott Dillingham 	<ul style="list-style-type: none"> \$ 915 Zenon Zorij 905 Ryan Vopat 860 Alma B Gonzalez 842 Corey Lavigne 830 Chris McFoy 816 Nicholas Gasparro 	<ul style="list-style-type: none"> \$ 803 Erik Graham 711 Natalie Soboleva 694 Douglas Zigby 673 Scott Davison 669 Harriet Hunter 635 Lenora Blackstone 	<ul style="list-style-type: none"> \$ 629 Lily Sakai 612 Olga Tsymbal 600 Austin A Smith 582 Benton Tong 580 Jessica Colon 560 Donald Gregoire 	<ul style="list-style-type: none"> \$ 541 Helen Yu 517 Rodney Ward 512 Faith Jones
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WORLD'S GREATEST \$1,793,078	SA/GA/MGA EXTRA \$106,911	LEADERSHIP \$1,273,707	RGA LEADERSHIP \$582,385	MGA/RGA GROWTH \$1,832,890	SA/GA TRAINING \$366,658	REINSTATEMENT \$61,674
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All qualifiers listed achieved at least \$500 in bonus totals | WGB qualifiers achieved at least \$1000 in bonus totals | WGB recognition is based on \$1,500 weekly ALP minimum achievement level

FOUNDERS CLUB

September Qualifiers—
Outstanding Producers & PR Representatives:



Ian Pickett

Altig-Orlovic
3 Qualifications
\$83,636 Net ALP
79.9 RET



Richard Carter

Altig-Orlovic
10 Qualifications
\$64,909 Net ALP
96.5 RET



Muhammed Ashraf

Theodore Pappas
10 Qualifications
\$105,183 Net ALP
91.3 RET



Max Quasem

Cohen-Cohen
47 Qualifications
\$80,840 Net ALP
91.9 RET



Thomas King

Altig-Orlovic
1 Qualification
\$64,278 Net ALP
92.0 RET



Al-Karim Walji

Altig-Orlovic
3 Qualifications
\$123,547 Net ALP
83.2 RET



Aref Sayegh

Satti-Kanaan
1 Qualification
\$104,267 Net ALP
80.7 RET



Michael Romero

Mathew Hart
1 Qualification
\$72,010 Net ALP
85.5 RET



Matthew Ficarra

Nick Moore
1 Qualification
\$58,015 Net ALP
100.0 RET



Prove It



David Zophin

President
American Income &
National Income Divisions

WE'VE ALL ENCOUNTERED THAT fork in the road that life likes to throw at us. It's the fork that comes when life gets a little difficult – whether it's personally, professionally, or whatever else – and it forces us to choose whether we want to take the path of resignation or determination. The easier path, where we throw in the towel and maybe decide to focus on something new, might seem more appealing. After all, it requires a lot less time and effort, but it doesn't really lead us anywhere.

Then there's the other path – the path that requires a little more exertion, energy, and struggle. It's definitely not the easier option, but it leads to a much more rewarding destination.

I know we sometimes encounter this fork in the road during our careers, and we wonder if we should take the easy way out or take the rockier terrain. I can tell you from personal experience that it's *always* better to choose the more rewarding path. It's always

better to choose the path that will ultimately lead you somewhere better, even if it means pushing yourself to the limit in order to bolster your career.

When you come to those junctures, I like to think of them as life's "prove it" moments. It's the moments you're challenged to prove that you're willing to face anything on your way to a thriving career. And if you're up to the challenge, if you get in that "prove it" mindset, it sets you up for success. You start making better choices. You hold yourself more

"IT'S ALWAYS BETTER TO CHOOSE THE MORE REWARDING PATH."

accountable. Your inner dialogue changes and you stop making excuses. You force yourself to give your absolute best, every day, and you learn quickly that you are capable of a lot more.

Plus, you stop seeing your failures as a negative and start seeing them as opportunities to do better ... as feedback on what you need to change. Remember, failure is only final when you decide to take the easy path.

When you're in the "prove it" mindset, you put yourself in a constant building and growing mode. Anything less is settling for mediocre, and mediocrity will eventually lead to defeat.

We are quickly approaching 2020, and in order to set it up to be the amazing year it's meant to be, we have to finish 2019 strong. Our focus needs to be unwavering and our actions need to be precise. We need to make excellence part of our everyday routine so we won't have to worry about being motivated daily.

2020 is our year to take everything and everyone in our lives that have ever held us back, doubted us, or convinced us that we weren't good enough and *prove them wrong*. And we do that by showing the world how great we can be ... that we're up to the challenge of overcoming any obstacle that might be along the path to success, and by making our best selves even better. Do you think you're up for it? **PROVE IT. ☺**

MILLION DOLLAR CLUB

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Jordon Graham

Sabrina Lloyd
Contracted 2/7/14
Qualified 9/30/19
\$1,001,204 Net ALP



Kevin Davis

Tom Williams
Contracted 8/23/08
Qualified 9/30/19
\$1,001,159 Net ALP

DIRECTOR OF THE MONTH



Sales Director of the Month ★ ★ ★

Phillip Bromagen

Phillip had 56.28% growth over September 2018.





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